

## DocuSoft's Privacy Policy

### APPLICABLE TO ALL INDIVIDUAL FINANCE CUSTOMERS AND GUARANTORS

In order to fulfill our business functions, DocuSoft Solutions needs to collect, use and disclose certain personal information about individuals, in particular our Customers (or individuals associated with our customers). We respect those individuals' privacy, and will ensure that we deal with their personal information in accordance with the National Privacy Principles under the Privacy Act 1988. The main purposes for which we collect, use and disclose personal information are to provide and promote our products and services, conduct our internal administration and manage our business relationships. We will not use or disclose personal information for other purposes unless permitted to do so by the National Privacy Principles.

We will take reasonable steps to ensure that all personal information we collect, use or disclose is accurate, complete, up to date, stored in a secure environment and accessed only by authorized personnel for permitted purposes.

We may collect (directly and/or indirectly), use and/or disclose personal information about you for the following purposes:

- (d) assessing your application for commercial credit or your application to become a guarantor (whichever is applicable);
- (e) administering and enforcing that credit or guarantee arrangement (whichever is applicable); and
- (f) providing you with material about other products or services that we supply that may be of interest to you (provide that you may cancel our right to do this at any time by notifying our Privacy Officer to that effect).

In particular (but without limitation), subject to the Privacy Act 1988 we may, for the abovementioned purposes:

- (g) obtain consumer credit reports about you from credit reporting agencies in order to assess your application for commercial credit or your application to act as a guarantor (whichever is applicable);
- (h) give to a credit reporting agency such personal information about you as the agency is permitted to include in your credit information file, including in particular your identity particulars, the fact (if applicable) that you have applied for commercial credit and the amount of such credit, the fact (if applicable) that you have applied to act as a guarantor, and permitted information about defaults committed by you;
- (i) exchange personal information about you with any credit provider named by you as a reference or in any credit report issued by a credit reporting agency in order to:
  - (i) assess your application for commercial credit or your application to act as a guarantor (whichever is applicable);
  - (j) assess your creditworthiness at any time; and/or
  - (k) avoid, manage, or give other credit providers notice of, defaults by you;
- (l) exchange personal information about you with others who perform a function or service in connection with our collection, use or disclosure of such information, including introducers, suppliers of goods and services to which the credit or guarantee arrangement with you relates, brokers, solicitors, accountants, insurers and underwriters, mailing houses, debt collection agencies, mercantile agents and valuers.
- (m) exchange personal information about you with government departments and authorities, including those which administer records of birth, deaths and marriages, property holdings, drivers licences, electoral enrolments, corporate affairs, bankruptcies and court judgments;
- (n) if you are an applicant for commercial credit —  
exchange personal information about you with any person who proposes to guarantee your obligations to us;  
and
- (o) exchange personal information about you with your referees or authorized representatives, including your agents, accountants, brokers and solicitors.

When you visit our website at [www.docusoft.com.au](http://www.docusoft.com.au), we may collect general information, such as details with respect to your Internet Browser Operating System:

Date of visit

Time of visit

Path taken through the site

This information alone does not identify who you are and we will not combine it with information that will identify you.

To enhance your experience with our sites, many of our web pages use "cookies." Cookies are text files

we place in your computers browser to store your preferences. Cookies, by themselves, do not tell us your email address or other personally identifiable information unless you choose to provide this information to us by, for example, registering at one of our sites. However, once you choose to furnish the site with personally identifiable information, this information may be linked to the data stored in the cookie. We may use cookies to understand site usage and to improve the content and offerings on our sites. For example, we may use cookies to personalize your experience at our web pages (e.g. to recognize you by name when you return to our site), save your password in password-protected areas, and enable you to use shopping carts on our sites. We also may use cookies to offer you products, programs, or services.

Otherwise, if you would like further information or you have any concerns about our management of personal information in accordance with the National Privacy Principles, to any personal information that we may have collected about you, please contact:

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