

PRIVACY POLICY

Rent The Roo Pty Ltd ABN 28 001 408 448 trading as Rent The Roo, Australian Credit Licence 387405 (“Rent The Roo”, “we”, “our” or “us”) is firmly committed to protecting your privacy. We understand and appreciate that our customers are concerned about their privacy and the confidentiality and security of any information that may be provided to us. We therefore aim to maintain a safe and secure system of handling your personal information and will ensure that such personal information is handled in strict compliance with the **Privacy Act 1988 (Cth)** (the “Act”), and any updates or amendments to or policies associated with the Act that deal generally with our collection, use, storage and disclosure of, and your access to, information we may have recorded about you.

The **Rent The Roo Privacy Policy** (“Privacy Policy”) has been developed as an extension of our customer commitment to you. It explains how we collect, store, and use your personally identifiable information. Our Privacy Policy will be amended from time to time in response to new technologies, business practices and our customers' changing needs. Accordingly, this Privacy Policy is subject to change over time without notification being made, by updating this posting, and therefore we encourage you to periodically review the relevant Privacy Policy to become aware of any changes that may have occurred. By using the Rent The Roo Website (at www.renttheroo.com.au) (“Website”), or our services, you agree to be bound by the variation to the Privacy Policy.

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

How we collect Information

Rent The Roo collects personal information in a variety of ways. Predominantly we will collect information from customers either by telephone, in person or in documentation such as your form of assessment/application form. We also collect information when you make a request/enquiry of us. There may be occasions when we collect information from publicly available sources or third parties, such as a referee provided by you, a credit reporting body or insurer of your household contents.

In terms of your personal information, we only collect information about individuals that is necessary for us to carry on our businesses' functions. Importantly, in some circumstances if you do not provide the information that we request, you may not be able to engage with us.

If there is a second applicant named in an application, you will also need to provide their personal information, as stated above, and you warrant that the second applicant has consented to the collection of their personal information for the reasons it is being collected.

Information collected on our website is set out in our Website Privacy statement.

How we use Information

If you apply for credit we will request your consent to use the information you provide to us to obtain credit reports from credit reporting bodies. Details of how we obtain and make credit reports are set out in our Credit Reporting Policy.

Rent The Roo will use your personal information for the reasons we collected it and for other reasonable business purposes in that we may store and process your personal information to provide you with the service you requested.

As part of our internal administration, your data may also pass internally within the Rent The Roo global administration database, which may be housed outside Australia. At any time that your personal information is transferred outside Australia, the recipients of the information shall be subject to a scheme that has the effect of protecting your personal information in a way that, overall, is equal to or greater than the protection you enjoy by virtue of Australia's Privacy Act. If you are at all concerned or have issues regarding this please contact Rent The Roo Head Office

Email: headoffice@renttheroo.com

Postal Details: The Privacy Officer PO Box 2150, Howrah TAS 7018

Rent The Roo may also use your personal information for the following purposes:

- to enable us to develop, administer and manage our services and businesses;
- to customise services to better meet your needs and preferences;
- to assess your application and manage your account with us;
- to compile a customer profile about you to serve you better;
- to engage a credit reporting body to conduct a credit and reference check;
- to assess your creditworthiness;
- for billing purposes and collection of debts;
- statistical purposes;
- future promotional and marketing purposes including direct marketing purposes;
- to inform you of special offers, promotions and competitions;
- for research purposes to better improve our Website, products or services;
- any other customer support purposes;
- to notify credit providers of a default by you of your rental agreement with us; and
- to advise credit providers of the status of your rental agreement with us, in circumstances where you are in default with credit providers.

For any of the above purposes, we may contact you by telephone, electronic or other means. Your personal information may be used by our sub-contractors and agencies for our business activities only, however your information will not be disclosed to any other third party without your consent, unless required to do so by law or to meet the purpose for which your personal information is submitted, as set out below.

We may disclose your personal information to third parties in the following circumstances:

- to meet the purpose for which it was submitted;
- if we have your consent to do so;
- if we are required by law to disclose the information; and
- to our professional advisors, including our lawyers, auditors and accountants.

Security

We will take reasonable steps to:

- make sure that the personal information we collect, use or disclose is accurate, complete and up to date;
- protect the information from misuse, interference, loss or unauthorised access, modification or disclosure both physically and through computer security methods; and
- destroy or permanently de-identify the information if it is no longer needed for any purpose

All personally identifiable information will be handled and stored in accordance with our obligations under the Act.

Access to and correction of your information and complaints

If you would like access to any records of personal information we have about you, if you believe any information we have about you is inaccurate or out-of-date or if you wish to make a complaint about the handling of your personal information, please contact our Privacy Officer as follows:

Phone: 03 6247 8473

Email: headoffice@renttheroo.com

Postal Details: The Privacy Officer PO Box 2150, Howrah TAS 7018

Alternatively, you may complete the form available at the 'Contact Us' section of the Website. We take such matters very seriously and we shall respond to any such queries or complaints with you directly in a prompt fashion. Please note that in some cases we may need to impose a charge for providing access to personal information to reflect the cost of collating this information and providing it to you, however no charge will be made to discuss any request with you in the first instance.

Complaints information

If you feel we have not satisfactorily resolved your complaint, you may have your complaint referred free of charge to the Credit Ombudsman Service.

Phone 1800 138 422 **Fax** (02) 9273 8440

Mail Credit Ombudsman Service Ltd

PO Box A252

South Sydney NSW 1235

Website www.cosl.com.au

The credit reporting body that we exchange credit information with and where you can find their privacy policy is:

- Veda Advantage (www.veda.com.au/privacy) Telephone 1300 850 211

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