

# TOP GEAR FINANCE – PRIVACY POLICY

## Introduction

1. This Privacy Policy is the Top Gear Finance official online privacy policy and it applies to all personal information collected by Top Gear Finance. In this policy we explain how and why we collect your personal information, how we use it, and what controls you have over our use of it.
2. Top Gear Finance is committed to complying with Commonwealth legislation governing privacy of personal information by businesses and to protecting and safeguarding your privacy when you deal with us.

## Collection of information

1. Some information provided to us by clients, customers, contractors and other third parties might be considered private or personal. Without these details we would not be able to carry on our business and provide our services to you. We will only collect such personal information if it is necessary for one of our functions or activities.
2. In particular, personal information is collected from people in the following situations by Top Gear Finance:
  - If you contact Top Gear Finance, we may keep a record of that correspondence.
  - When you submit your e-mail address to our web site mailing list.
3. At or before the time the personal information is collected by us we will take reasonable steps to ensure that you are made aware of who we are, the fact that you are able to gain access to the information held about you, the purpose of the collection, the type(s) of organisations to which we usually disclose the information collected about you, any laws requiring the collection of the information and the main consequences for you if all or part of the information is not collected.

## Use of information collected and disclosure of personal information to others

1. We may use or disclose personal information held about an individual for the primary purpose for which it is collected (eg. provision of our services, including administration of our services, notification to you about changes to our services, record-keeping following termination of our services to you and technical maintenance). We may also use such information for a purpose related to the primary purpose of collection and where it would reasonably be expected by you that we would use the information in such a way. This information is only disclosed to persons outside our business in the circumstances set out in this policy or as otherwise notified to you at the time of collection of the information.
2. In addition we are permitted to use or disclose personal information held about you:

- Where you have consented to the use or disclosure;
- Where we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious, immediate threat to someone's health or safety or the public's health or safety;
- Where we reasonably suspect that unlawful activity has been, is being or may be engaged in and the use or disclosure is a necessary part of our investigation or in reporting the matter to the relevant authorities;
- Where such use or disclosure is required under or authorised by law (for example, to comply with a subpoena, a warrant or other order of a court or legal process);
- Where we reasonably believe that the use or disclosure is reasonably necessary for prevention, investigation, prosecution and punishment of crimes or wrongdoings or the preparation for, conduct of, proceedings before any court or tribunal or the implementation of the orders of a court or tribunal by or on behalf of an enforcement body.

## Links

1. Our web site may contain links to other web sites and those third party web sites may collect personal information about you. We are not responsible for the privacy practices of other businesses or the content of web sites that are linked to our web site. Top Gear Finance encourages users to be aware when they leave the site and to read the privacy statements of each and every web site that collects personally identifiable information.

## Security and storage

1. Top Gear Finance places a great importance on the security of all information associated with our customers, clients and contractors. We have security measures in place to attempt to protect against the loss, misuse and alteration of personal information under our control.
2. Personal information is de-identified or destroyed securely when no longer required by us.
3. Top Gear Finance retains the information you provide to us including possibly your contact and credit card details to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. This information is held on secure servers in controlled facilities.
4. Information stored within our computer systems can only be accessed by those entrusted with authority and computer network password sanctions.
5. No data transmission over the Internet can be guaranteed to be 100 per cent secure. As a result, while we strive to protect user's personal information, Top Gear Finance cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once Top Gear Finance receives your transmission, it makes every effort to ensure its security on its systems.
6. Ultimately, you are solely responsible for keeping your passwords and/or account information secret. You should be careful and responsible whenever you are online.

## Access to and correction of personal information

1. Top Gear Finance is committed to maintaining accurate, timely, relevant and appropriate information about our customers, clients and web-site users.
2. So long as your request for your personal information is in accordance with the National Privacy Principles, then we will give you access to that information.
3. Inaccurate information will be corrected upon receiving advice to this effect from you. To ensure confidentiality, details of your personal information will be passed on to you only if we are satisfied that the information relates to you.
4. If we refuse to provide you with access or correct the personal information held about you by us, then we will provide reasons for such refusal.

## Complaints

1. If you have a complaint about our Privacy Policy or the collection, use or safe disposal or destruction of your personal information, your complaint should be directed in the first instance to us at E-mail: [info@topgearfinance.com.au](mailto:info@topgearfinance.com.au)
2. We will investigate your complaint and attempt to resolve any breach that might have occurred in relation to the collection, use or destruction of personal information held by us about you in accordance with the Commonwealth Privacy legislation. If you are not satisfied with the outcome of this procedure then you may request that an independent person (usually the Commonwealth Privacy Officer) investigate your complaint.

## Transfer of information overseas

1. Pursuant to the National Privacy Principles we may transfer personal information we have collected about you to someone other than you in a foreign country only if such transfer is permitted by the National Privacy Principles.

## Cookies

1. Top Gear Finance collects information from the site using "IP files".
2. When you visit the Top Gear Finance site to read, browse or download information, our system will record/log your IP address (the address which identifies your computer on the internet and which is automatically recognised by our web server), date and time of your visit to our site, the pages viewed and any information downloaded. This information will only be used for the purpose of site analysis and to help us offer you improved online service. We may automatically

collect non-personal information about you such as the type of Internet browsers you use or the site from which you linked to our Web Sites. You cannot be identified from this information and it is only used to assist us in providing an effective service on our Web Sites.

## Changes to Privacy Policy

1. If Top Gear Finance decides to change its Privacy Policy, it will post changes on this Privacy Policy page so that users are always aware of what information is collected, how it is used and the way in which information may be disclosed. As a result, please remember to refer back to this Privacy Policy regularly to review any amendments.

## Contacting us

1. If you require further information regarding our Privacy Policy, please contact us at the following address: E-mail: [info@topgearfinance.com.au](mailto:info@topgearfinance.com.au).
2. Should you wish to read more information on privacy legislation or the National Privacy Principles we recommend that you visit the Federal Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au).

## Acceptance

1. You accept that your use of this site includes your acceptance of this Privacy Policy and the Terms of Use.