

QPR Limited (ABN 32 082 413 732) ("QPR") takes its obligations to protect personal information seriously. We are bound by, and will abide by, the Australian Privacy Principles in the Privacy Act (Cth) 1988 ("Privacy Act").

What you agree to when submitting a loan application, and entering into a loan agreement with QPR?

By signing an application (or any future application) for insurance premium funding with QPR (the "Application") you acknowledge that QPR may collect personal information about you (or other relevant persons associated with you) (which may include "sensitive information" as defined in the Privacy Act to assess your application.

You consent to QPR and its related companies collecting, using or disclosing your personal information for assessing the Application, and if the Application is approved, for the administration of the loan agreement, performing administrative tasks and managing business operations, providing services to you in relation to the loan agreement (if granted) risk assessment, loan management, modelling, and fraud and crime prevention and complying with legislative and regulatory requirements.

You consent to QPR disclosing your personal information to its related companies, and each of them disclosing your personal information (regardless of how or when that information is collected) to credit reporting agencies, other financial institutions and credit providers, and service providers, to governmental and regulatory organisations and to any person authorised by you to operate the loan agreement, any organisation through whom you choose to make payments to QPR or its related companies, and to any other entity to whom QPR or any of its related companies is required by law, or authorised by you, to disclose your personal information,

You agree to the transfer of your personal information by QPR and its related companies to organisations overseas for use in connection with any of the purposes authorised by this consent or the Privacy Act.

You agree to QPR giving to and receiving information about you or the borrower's credit arrangements and credit worthiness to or from any credit reporting agency or other organisation,, provided that the information is

given or received to assess an application for credit made to or by QPR or any related companies, to assess you or the borrower's credit worthiness, in the review of such limits or in the collection of any overdue payments in respect of any credit provided to you.

Subject to the Privacy Act, you acknowledge that you can seek access to your personal information collected and held by QPR and its related companies, and that you can enquire as to the identity of each related company of QPR, by contacting QPR's Privacy Officer at the address shown on your application.

You confirm that if you have provided any personal information about another person they have provided their consent to this and have been or will be informed of the above by you.

What personal information do we collect and hold?

We collect and hold a range of personal information from and about people (particularly people who wish to purchase our products or use our services).

In the process of conducting our business, we are likely to collect a broad range of information about our customers, prospective customers, contractors, suppliers, brokers, introducers, agents, service providers and the people who run the businesses we deal with. This information can include such things as contact details, financial information and supporting documentation (including credit history details), identification information, transaction history information, banking details and personal references. To satisfy our legal obligations, we may need to retain that information even after a transaction has come to an end (subject to our obligations under the Australian Privacy Principles).

How do we collect personal information?

Wherever it is possible and practical to do so, we collect personal information directly from the person concerned. For example, we will collect personal information when a person deals with us in person or over the telephone, sends us a letter, e-mail, or fax, or gives or sends us a completed form (such as an application form or guarantee). We also collect personal information we require from third parties. This might occur,

for example through your insurance broker or other third party acting on your behalf.

Why do we collect and hold personal information?

We collect this information in order to assess your funding application (eg carry out credit checks), or where you have agreed to provide a guarantee, and to undertake and complete the many transactions we have with our customers, suppliers, and other parties with whom we do business. We also collect this information to administer the many products we provide and to maintain the business relationships we have that enable us to carry on our business. Personal information collected may also be used for a secondary purpose (subject to our obligations under the Australian Privacy Principles).

To what other organisations do we disclose personal information?

The Australian Privacy Principles allow QPR to share personal information to its related bodies corporate. Separately, in providing and managing our products and services, we contract with other businesses and may disclose personal information to them in the process (eg, bankers, credit insurers). These organisations provide services to QPR and may need access to the personal information we hold to enable them to perform those services. We require these companies to adhere to our strict confidentiality requirements for handling personal information and also seek to ensure that they adhere to the Australian Privacy Principles.

How do you access the personal information we hold about you.

We will safeguard all personal information we collect. Personal information is also critical to the business decisions we make, and we rely on the accuracy of information provided to us. If you wish to obtain details of your personal information that we hold, or wish to update the information you provide, or wish to make a privacy complaint, please contact QPR at (email) info@qpr.com.au, or call 1800 007 773. Privacy complaints will be handled through our normal complaint handling processes, and we will attend to your complaint or request as quickly as possible.