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Privacy Policy



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1. Introduction

In this policy Scania Finance Australia Pty Ltd (ABN 32 609 637 596) (“we”, “us”, or “our”) is committed to protect the privacy of personal information it collects and receives. The purpose of this policy is set the requirements for processing as well guaranteeing a high level of protection for natural persons when their Personal Data is processed by us for commercial credit purposes. We are bound by the *Privacy Act 1988* (Cth) and its Australian Privacy Principles (APPs). This Privacy Policy outlines the following:

- The kinds of personal information that we collect and hold (including sensitive information)
- How we collect and hold your personal information
- The purposes for which we collect, hold, use and disclose personal information
- How to access, update, or correct your personal information
- How you can make a privacy complaint
- Whether we are likely to disclose personal information to overseas recipient

1.1. What is personal information?

In this policy, when we refer to “personal information,” we are using the definition provided in the Privacy Act. According to the Privacy Act, “personal information” means information or an opinion about an identified individual or an individual who is reasonably identifiable:

- (a) whether the information or opinion is true or not; and
- (b) whether the information or opinion is recorded in a material form or not.

1.2. Anonymity and Pseudonymity

You can choose to interact with us anonymously or use a pseudonym for general inquiries. However, for account-specific issues or matters involving your personal information, we will need to verify your identity before proceeding with further discussions and correspondence.

2. Collection of Personal Information

2.1. Kinds of Personal Information We Collect

The type of information we gather and retain about you varies based on your interactions with us. This may encompass, but is not limited to, your name, contact information, residential address, driver's licence, vehicle registration, marital status, financial or credit details, and educational and employment background and history.

The types of personal information we may collect include but are not limited to your:

- (a) name;
- (b) gender;
- (c) birth date;
- (d) occupation and employment details;
- (e) contact details;
- (f) residential and/or business address;
- (g) registration and driver's licence;
- (h) bank account details;
- (i) current and past vehicle information details;
- (j) business history and qualifications.



We also collect “sensitive information” where it is necessary for the purposes of determining risk and Anti-Money Laundering, with your consent or permissible under Australian law. The types of sensitive information that we may collect generally includes the following:

- (a) racial or ethnic origin;
- (b) health or genetic information;
- (c) criminal record;
- (d) biometric information that is to be used for the purpose of automated biometric verification or biometric identification; or
- (e) biometric templates.

2.2. How We Collect Your Personal Information

Whenever feasible and practical, we will gather personal information directly from you. This can occur in person, over the phone, via email, online, by fax, or through completing forms (such as application forms).

We might also obtain your personal information from third parties, such as merchants or third parties with whom we have agreements. This will only occur when collecting the information directly from you is impractical or unreasonable. The specific third parties that may provide us with information will depend on the nature of our business and interactions with you. For instance, we may gather credit information and credit eligibility details from a credit reporting agency or personal information from your employer to verify details in your credit or hardship application.

When we provide credit, third parties could include:

- (a) a credit reporting body;
- (b) collection agents;
- (c) an employer;
- (d) another financial institution.

Whilst this list is not comprehensive, we may also acquire your personal information from other third parties, such as:

- (a) an intermediary, such as broker, agent, and a dealer;
- (b) publicly available sources of information (including but not limited to commercially available sources such as data aggregators and public databases);
- (c) someone authorised to act on your behalf (e.g. financial adviser, trustee, attorney, accountant, lawyer, or executor);
- (d) data partners, analytic consultants, and other similar organisations;
- (e) our legal or other advisers.

3. Dealing With Personal Information

3.1. How We Hold Your Personal Information

We recognise the critical importance of safeguarding your personal information. To ensure it remains protected from misuse, interference, loss, unauthorised access, or modification, we implement several measures, including:

- (a) Securing personal information in both physical and electronic formats;
- (b) Educating our staff on the significance of privacy and data security;
- (c) Restricting access to personal information to only those who need it;
- (d) Utilising advanced technology solutions to protect our system infrastructures.



3.2. The Purpose for Collecting, Holding, Using and Disclosing Your Personal Information

We collect, hold, use, and disclose your information for the purpose for which it was collected and related purposes, including:

- (a) to meet our legal obligations including customer identification in accordance with the Anti-Money Laundering and Counter-terrorism Financing Act 2006 (Cth);
- (b) to provide you with products and services, including but not limited to providing financing for new trucks, used trucks, new buses and coach, renting vehicles, and other connected services managed by Scania Finance;
- (c) marketing, including to invite you to functions, special events, and customer program launches;
- (d) to assess hardship applications;
- (e) to deal with complaints;
- (f) to administer our customer relationships;
- (g) to comply with our legal obligations and assist government and enforcement bodies or regulator.

We may also gather, store, use, and share your information in other legally permitted ways. Additionally, we may share your information with third parties and for other purposes with your consent, which can be given in writing, verbally, or implied through your conduct.

3.3. The Disclosure of Your Personal Information

We may disclose your personal information to:

- (a) employees, related bodies corporate third parties who we engage to do work on our behalf including but not limited to third party contractors (for example, data storage providers, payment processors, IT administrators, and service providers);
- (b) suppliers and other third parties we have commercial relationship with, for business, marketing, and related purpose;
- (c) consultants we engage such as our lawyers, accountants, investigators, recovery agents, and other advisor;
- (d) a credit reporting body, to get a credit report about you and/or to allow the credit reporting body to maintain a credit information file containing information about you;
- (e) other credit provider on whether or not you have met your repayment obligations under your loan contract;
- (f) organisations involved in a transfer or sale of all or part of our assets or business (including accounts and trade receivables);
- (g) to identity verification vendors, including credit reporting bodies who use your government identifiers (for example your driver's licence number or passport number) to verify your identity for us;
- (h) regulatory authorities, if required by law;
- (i) anyone else to whom you authorise us to disclose it.

When we share your personal information, we will adhere to strict confidentiality requirements and the Privacy Act. We also require our business partners and suppliers to comply with these standards.



3.4. Management of Personal Information

We take reasonable steps to protect personal information held from misuse and loss, also from unauthorised access, modification, or disclosure. Your personal information is held in a physical file and/or on our electronic database. Physical files are stored securely on site and access is limited to authorised personnel. Access to electronic client records, including any visual or audio recording is protected by individual passwords, and/or two factor authentication.

If you cease to be a customer of this organisation, any personal information which we hold about you will be maintained securely for a period of at least 7 (seven) years to comply with legislative requirements, following which time the information will be destroyed or deleted.

3.5. Information to Overseas Recipients

To provide the best products and services, we utilise our global organisation and a global network of trusted partners. This means that we from time to time share your personal data (all or selected parts as mentioned in the different data subject categories) within the TRATON Group, which Scania is part of, as well as with trusted business partners. We share personal information with our parent company in Sweden, our regional office in Malaysia, and our service providers that are located or hold data elsewhere in the world. It is likely that the countries to which your personal information may be disclosed include countries within the European Union, New Zealand, South Korea, Malaysia, Singapore, Thailand, Taiwan, China, India, United Kingdom, and the United States of America.

Suppose we disclose your personal information to an overseas recipient. In that case, we will only do so after taking reasonable steps to ensure that the recipient handles the information according to the Australian Privacy Principles and our guidelines. Alternatively, we will ensure that the recipient is subject to laws that offer protection for your personal information comparable to the Australian Privacy Principles.

4. Commercial Credit Reporting

Commercial credit refers to financing provided for the acquisition of vehicles and services intended for business purposes, rather than for personal, domestic, or household use. When you apply for credit with us, or propose to be a guarantor, we may gather credit-related information about you from a Credit Reporting Bodies. Credit information usually consists of:

- (a) identification information, such as your name, address, date of birth, driver's licence;
- (b) public record information such as court writs, court actions, petitions, and file notes;
- (c) repayment history information, means details regarding your payment history, including whether payments were made on time and the extent of any overdue payments;
- (d) credit enquiry information, means details of previous credit applications;
- (e) default information, means information on overdue amounts which have been overdue for greater than 60 days;
- (f) personal insolvency, means information if you have been declared bankrupt;
- (g) company shareholding and directorships, means the structure of company and individual or entities that own shares in the company.

4.1. Collection and Use of Credit-related Information

We gather, store, and use your credit information and credit eligibility details for purposes that are reasonably necessary for our business operations and in



compliance with the Privacy Act and other legal permissions. These purposes include, but are not limited to:

- (a) confirming your identity;
- (b) assessing your commercial credit or guarantor application;
- (c) managing your account and collecting any overdue payments;
- (d) to deal with complaints and legal proceedings;
- (e) inform other credit provider for the purpose of assessing your application for credit;
- (f) to meet our legal and regulatory requirements (such as reporting matters to regulators or enforcement bodies when authorised or required by law);
- (g) helping you avoid defaulting on your loan.

The Privacy Act imposes restrictions on the circumstances and purposes for which such information can be used or disclosed, and we ensure compliance with these regulations. For instance, credit eligibility information generally cannot be disclosed unless the recipient is a credit provider, and there are limitations on using this information for direct marketing purposes.

4.2. Credit Reporting Bodies (CRB)

When we submit a credit report, or when we need to provide ongoing information about your credit with us, we must supply the credit reporting agency with the below information:

- (a) information about you (such as your name and address and other personal information we hold about you) to make sure we receive the correct credit report;
- (b) information about your application – such as the type and amount of credit you're applying for.

In addition, we need to provide information to a credit reporting body for the below circumstances:

- (a) when you miss a repayment on your credit;
- (b) you have a default on your obligations;
- (c) enter a hardship arrangements.

These agencies can then include this information in reports they provide to other credit providers, helping them evaluate your creditworthiness.

We may disclose your information to any of the following CRBs:

(a) **illion Australia Pty Ltd**

Website: www.checkyourcredit.com.au

Postal address: illion Public Access Centre, PO Box 7405, St Kilda Road, Melbourne, VIC 3004;

(b) **Experian Australia Credit Services Pty Ltd**

Website: www.experian.com.au

Postal address: PO Box 1969, North Sydney, NSW 2060;

(c) **Equifax Australia Information Services and Solutions Pty Ltd**

Website: www.equifax.com.au

Postal address: PO Box 964, North Sydney, NSW 2059.

4.3. Disclosure of Your Credit-related Information

There are stringent regulations governing when and how we can disclose information obtained from a credit reporting agency. Typically, we are permitted to share this information only with:

- (a) our related entities;



- (b) debt collection agents;
- (c) your guarantors;
- (d) other credit providers in certain situations;
- (e) external dispute resolution schemes;
- (f) enforcement bodies in certain limited circumstances.

4.4. Updates on Personal Information

We take reasonable steps to ensure that the personal information we collect, use, and disclose is relevant, accurate, complete, and current. If you believe the personal data, we hold about you needs to be corrected, complete, or accurate, you can ask us to update it by contacting us. We respond to requests to amend personal information within a reasonable time and does not charge individuals for correcting the information.

4.5. Fraud

If you believe you have been, or might be, a victim of fraud – for instance, if you suspect someone is applying for credit in your name – you have the right to ask credit reporting agencies not to use or share your credit reports. To do this, contact the credit reporting agency directly. Once you make this request, the agency will not disclose your credit report information for 21 days. (You can also request to extend this period).

5. Complaint Handling

If you are dissatisfied with how we have managed your personal information or believe we have violated the Privacy Act, don't hesitate to get in touch with us, and we will do our utmost to resolve the issue with you. For security purposes, we ask that complaints, requests for access to or correction of personal information, or any privacy-related inquiries be directed to our Privacy Officer in any of the following ways:

By telephoning – 1300 695 226

By email – sau-sfoaprivacy@scania.com

By writing to – Scania Finance Privacy Officer, Private Bag 11, Campbellfield, VIC 3061

We will treat your requests or complaints confidentially and we will aim to address any query or concern in a timely and appropriate manner.

If you are still not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC):

Phone: 1300 363 992 (Mon-Thu 10 am to 4 pm), if calling from overseas +61 2 9942 4099

Post: GPO Box 5288, Sydney, NSW 2001

Fax: +61 2 6123 5145

6. Updates to This Policy

This policy will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and the changing business environment.