

# PRIVACY POLICY

## 1. INTRODUCTION

This policy applies to all personal information collected by Prestige Motors (North Shore) Pty Ltd trading as North Shore BMW and North Shore MINI Garage ABN 30135461497, North Shore BMW Bodyshop Pty Ltd ABN 36639496218 and its subsidiaries. Prestige Motors and North Shore BMW Bodyshop are committed to complying with the Australian Privacy Principles which govern the collection, use, storage, and disclosure of personal information by businesses and allow individuals to access that information and have it corrected if it is incorrect. This policy explains how we meet this commitment. We will provide you with a copy of our privacy policy free of charge at any time if one is requested.

By dealing with Prestige Motors (North Shore) Pty Ltd, North Shore BMW Bodyshop Pty Ltd or any of our subsidiaries, you are consenting to our use and disclosure of your personal information in the manner described in this policy. Should you choose not to provide the personal information required for the provision of certain goods or services, we may be unable to assist you.

This Policy applies to all persons who interact with us, including anyone who visits or uses our website, anyone who uses any of our products and services and our staff. This Privacy policy applies to our collection and use of your personal information. By visiting and/or using our website and obtaining products and services and otherwise dealing with us, you agree to the terms and conditions of this Privacy Policy.

Should you have any questions or concerns relating to this, please refer to section 7 of this policy for the relevant contact.

## 2. THE KINDS OF PERSONAL INFORMATION WE COLLECT AND HOLD

The kinds of personal information we collect and hold may include:

- name, address, email details, contact numbers, date of birth and driver's licence;
- vehicle details and purchase date;
- any vehicle finance or insurance provided and the name of the person's financier, insurance provider or broker;
- warranty and service details;
- information collected from marketing campaigns, product research, test drive requests and customer surveys;
- any other information a person provides to us; and
- any other personal information which we are required to collect for identification verification purposes.
- If a person makes an application for consumer or commercial credit we will hold additional information the person provides in a consumer or commercial credit application that the person makes and may also hold a consumer or commercial credit report about the person from a credit reporting agency (respectively consumer credit information and commercial credit information).

- specific technical data downloaded from your vehicle for diagnostics, fault memory, specification and warranty information for the purpose of servicing your vehicle
- any other information you choose to provide us or is relevant or necessary to enable us to provide you with our services, and/or to support your purchase of any of our products or services

### 3. HOW WE COLLECT AND HOLD YOUR PERSONAL INFORMATION

Where possible we will collect your personal information directly from you, for example if you enquire about our products and services or you enter into a contract with us.

Sometimes we may collect your personal information from third parties, in compliance with privacy laws. Those third parties include financiers, insurance providers, agents or brokers (in relation to your request for products or services), vehicle manufacturers and suppliers, service providers or individuals (where we conduct a credit, employment or reference check).

#### How we collect personal information

Unless it is unreasonable or impracticable to do so, we generally collect your personal information directly from you during the course of our business relationship, including:

- if you visit one of our dealerships or collision repair facilities in person
- if you contact us by phone or email
- through our Facebook pages or other social media accounts
- if you complete a form on, or interact with, one of our websites (for example when you submit a request to receive our offers, to receive our brochures and/or other materials, or to book a test drive)
- if you purchase a vehicle or other product or service from us
- if you are an employee or supplier
- if you enter competitions or promotions that we run
- when you complete surveys or provide online feedback or product reviews
- through written correspondence (such as sms, letters, faxes and emails)
- any materials about our vehicles, parts, accessories or services (for example, competition entry forms and surveys)
- through surveillance cameras

We may collect personal information about you from third parties, for example:

- a credit reporting body to conduct a car history check over your vehicle
- if you complete a form on, or interact with, a third party website such as Carsales.com.au, a car manufacturer website or Google
- from your employer or referees to confirm details of your employment for finance applications or employment with us
- manufacturers, distributors and authorised dealer network and service providers
- marketing organisations including through the use of purchased lists industry databases
- publicly available sources such as the internet and telephone directories

We have security measures in place to protect your personal information whilst under our control. These measures include policies and procedures around access to our premises and systems, requiring our employees to comply with this policy and requiring third party service providers to keep the information we provide to them confidential.

We may also issue privacy and collection statements through our website or other points of contact and collection which will refer to this Privacy Policy but will also give more specific information about the collection, use and disclosure of personal information being collected at that time (by reference to the relevant circumstances of collection).

#### 4. WHY WE COLLECT AND KEEP YOUR PERSONAL INFORMATION

We will only collect and hold your personal information where it is reasonably necessary to enable us to carry out our functions and activities, as an organisation in the business of selling vehicles, parts, accessories, related products and services, including financial and insurance services.

The situations where we may collect and hold your personal information include:

- If you contact us or make an enquiry on a service or product that we and/or our related companies offer
- If you buy a vehicle from, or book a service through, our dealership
- If you are a customer or client of a third party business we are dealing with, e.g. smash repair company, financier, broker
- If we have a business relationship with you
- If you apply for a position with the company or we are considering you as a contractor
- Where it is necessary to comply with any law or regulation governing the conduct of our business

#### 5. WHY WE USE AND DISCLOSE YOUR PERSONAL INFORMATION

The personal information which we collect, and hold may be used or disclosed for the primary purpose for which it is collected e.g., to provide you with products or services you have requested, in relation to an application for a position or to comply with a law or regulation.

The personal information may also be used and disclosed for a purpose related to the primary purpose where you have consented or where you would reasonably expect us to disclose that information e.g., to administer a warranty or other service to which you are entitled, to provide you with information on our products or services, to request feedback or in the ordinary operation and administration of our business.

We may share your personal information with our subsidiaries. We may disclose your personal information:

- to vehicle and parts manufacturers and suppliers, financiers, insurers, agencies and our contractors or third-party service providers in Australia in connection with the purposes set out above;
- to manufacturers and third-party service providers overseas, again in connection with the purposes set out above;
- or if we are allowed or required to by the Australian Privacy Principles, a Court or by regulation or law.

We will only disclose your personal information to third parties without your consent in the circumstances set out in this policy or as otherwise notified to you at the time of collection.

## 6. HOW YOU CAN ACCESS YOUR PERSONAL INFORMATION AND CORRECT IT

You may request access to the personal information we hold about you. We will respond to your request within 30 days. If you believe the information is incorrect, incomplete or inaccurate you can contact a representative of the company or via [marketing@northshorebmw.com.au](mailto:marketing@northshorebmw.com.au) and ask us to correct it. If we refuse to give you access or correct it or restrict or limit your request, we will explain why.

Other page mentions Transfer of information overseas, Direct marketing, opting out, where the data is stored, Online credit card payment security, website security, data breach

## 7. PRIVACY COMPLAINTS

If you believe we have not dealt with your personal information in a manner that complies with the relevant legislation, please contact us to resolve your concerns and discuss how we can better deal with your information. We may refer you to a relevant governing organisation, if appropriate.

All complaints, requests for access to, or to correct, personal information or any queries concerning privacy matters should in the first instance be put in writing via e-mail or post, addressed to the following:

Jodi McArthur  
North Shore BMW  
676 Pacific Highway,  
Chatswood NSW 2067  
[jodi.mcarthur@nsbmw.com.au](mailto:jodi.mcarthur@nsbmw.com.au)  
(02) 9406 0888

We will investigate your complaint and respond within 30 days setting out the steps we will take to resolve your concerns. If you are not satisfied with the resolution, you may ask the Office of the Australian Information Commissioner (OAIC) to investigate your complaint. Further information on the OAIC complaint process is available at [www.oaic.gov.au](http://www.oaic.gov.au).

## 8. COOKIES

We collect information from our website using "IP files". When you visit this site our system will record your IP address (the address which identifies your computer or mobile device on the internet), the date and time of your visit, the site from which you linked to our site, the pages viewed and any information downloaded. You cannot be identified from this information and it will only be used for the purpose of site analysis and to help us offer improved online services.

Cookies are small files which are temporarily installed on your hard drive. North Shore BMW uses cookies to keep track of their users' preferences and thereby design the website to best meet users' requirements. You can prevent cookies from being saved on your hard drive by selecting the appropriate setting on your browser – simply follow your particular browser's instructions. Deactivating cookies could mean that you might no longer be able to enjoy offers from North Shore BMW in their entirety

## 9. CHANGES TO THIS PRIVACY POLICY

This policy was last updated in October 2021. Any changes to this policy will be updated on this page.

Other page's credit policy was summarised and not written as two separate policies

# CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION POLICY

## 1. INTRODUCTION

This policy applies to all personal information collected by Prestige Motors (North Shore) Pty Ltd trading as North Shore BMW and North Shore MINI Garage ABN 30 135 461 497 and its subsidiaries. Prestige Motors is committed to complying with the Australian Privacy Principles which govern the collection, use, storage and disclosure of personal information by businesses and allow individuals to access that information and have it corrected if it is incorrect. This policy explains how we meet this commitment.

By dealing with Prestige Motors (North Shore) Pty Ltd, North Shore BMW Bodyshop Pty Ltd or any of our subsidiaries, you are consenting to our use and disclosure of your personal information in the manner described in this policy. Should you choose not to provide the personal information required for the provision of certain goods or services, we may be unable to assist you.

Should you have any questions or concerns relating to this, please refer to section 7 of this policy for the relevant contact.

## 2. THE KINDS OF PERSONAL CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION WE COLLECT AND HOLD

The kinds of personal credit information and credit eligibility information we collect and hold may include:

- name, address, contact details, employment details, date of birth and driver's licence
- income details, collateral available, length of time you have been in business, details of recent credit applications made, default information, legal actions and payment history

### 3. HOW WE COLLECT AND HOLD YOUR PERSONAL INFORMATION

Where possible we will collect your personal information directly from you, for example if you make an application for a credit account with us. Sometimes we may collect your personal information from third parties, which may include credit reporting agencies and other suppliers of goods and services to you.

We have security measures in place to protect your personal information whilst under our control. These measures include policies and procedures around access to our premises and systems, requiring our employees to comply with this policy and requiring third party service providers to keep the information we provide to them confidential.

### 4. WHY WE COLLECT AND HOLD YOUR PERSONAL CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION

We will only collect and hold your personal credit information and credit eligibility information where it is reasonably necessary to enable us to assess your application for a credit facility and maintain your credit account. If you do not provide this information it may not be possible for us to provide you with a credit facility.

The situations where we may collect and hold your personal information include:

- If you apply for or guarantee a credit account
- If your credit account terms and conditions or the terms and conditions of the credit account you have guaranteed need to be adjusted
- If you or the holder of the credit account you have guaranteed default on the credit account we have provided

### 5. WHY WE USE AND DISCLOSE YOUR PERSONAL INFORMATION

The personal information which we collect and hold may be used or disclosed for the primary purpose for which it is collected e.g. to provide you with credit facilities you have requested.

We may share your personal information with our subsidiaries. We may disclose your personal information:

- to a credit reporting body
- to another supplier if they hold your consent to obtain a reference
- to a debt collector or solicitor in the event of default

## 6. HOW YOU CAN ACCESS YOUR PERSONAL INFORMATION AND CORRECT IT

You may request access to the personal information we hold about you. We will respond to your request within 30 days. If you believe the information is incorrect, incomplete or inaccurate you can contact a representative of the company or via [marketing@northshorebmw.com.au](mailto:marketing@northshorebmw.com.au) and ask us to correct it. If we refuse to give you access or correct it or restrict or limit your request we will explain why.

## 7. PRIVACY COMPLAINTS

If you believe we have not dealt with your personal information in a manner that complies with the relevant legislation, please contact us to resolve your concerns and discuss how we can better deal with your information. We may refer you to a relevant governing organisation, if appropriate.

All complaints, requests for access to, or to correct, personal information or any queries concerning privacy matters should in the first instance be put in writing via e-mail or post, addressed to the following:

Jodi McArthur  
North Shore BMW  
676 Pacific Highway,  
Chatswood NSW 2067  
[jodi.mcarthur@nsbmw.com.au](mailto:jodi.mcarthur@nsbmw.com.au)  
(02) 9406 0888

We will investigate your complaint and respond within 30 days setting out the steps we will take to resolve your concerns. If you are not satisfied with the resolution you may ask the Office of the Australian Information Commissioner (OAIC) to investigate your complaint. Further information on the OAIC complaint process is available at [www.oaic.gov.au](http://www.oaic.gov.au)

## 8. CHANGES TO THIS PRIVACY POLICY

This policy was last updated in October 2021.

This Privacy Policy may be reviewed and amended from time to time and we will place the updated Privacy Policy on our website or it will be made available by contacting us on the above details.

# CREDIT REPORTING POLICY

## 1. INTRODUCTION

This policy applies to all personal information collected by Prestige Motors (North Shore) Pty Ltd trading as North Shore BMW and North Shore MINI Garage ABN 30 135 461 497 and its subsidiaries. Prestige Motors is committed to complying with the Australian Privacy Principles which govern the collection, use, storage and disclosure of personal information by businesses and allow individuals to access that information and have it corrected if it is incorrect. This policy explains how we meet this commitment.

By dealing with Prestige Motors (North Shore) Pty Ltd or any of our subsidiaries, you are consenting to our use and disclosure of your personal information in the manner described in this policy. Should you choose not to provide the personal information required for the provision of certain goods or services, we may be unable to assist you.

Should you have any questions or concerns relating to this, please refer to section 5 of this policy for the relevant contact.

## 2. CREDIT REPORTING

As part of our credit assessment process and ongoing account management, North Shore BMW may, through BMW Australia Finance, disclose Credit Information and Credit Eligibility Information to Equifax.

Equifax's policy on its management of credit-related personal information can be accessed through its website at <https://www.equifax.com.au/privacy>

Equifax can otherwise be contacted via their postal address: Equifax Public Access, PO Box 964, North Sydney, NSW 2059.

Further information on disclosure of credit information and credit reporting can be found through the BMW Australia Finance privacy policy, at <http://www.bmw.com.au/privacy>

## 3. THE KINDS OF PERSONAL INFORMATION MAY DISCLOSE

The kinds of personal information we may disclose may include:

- name, address, contact details, employment details, date of birth and driver's licence
- amount of credit requested, payment history, default information

## 4. HOW YOU CAN ACCESS YOUR PERSONAL CREDIT ELIGIBILITY INFORMATION AND CORRECT IT

You may request access to the personal information we hold about you. We will respond to your request within 30 days. If you believe the information is incorrect, incomplete or inaccurate you can contact a representative of the company or via [marketing@northshorebmw.com.au](mailto:marketing@northshorebmw.com.au) and ask us to correct it. If we refuse to give you access or correct it or restrict or limit your request we will explain why.

## 5. PRIVACY COMPLAINTS

If you believe we have not dealt with your personal information in a manner that complies with the relevant legislation, please contact us to resolve your concerns and discuss how we can better deal with your information. We may refer you to a relevant governing organisation, if appropriate.

All complaints, requests for access to, or to correct, personal information or any queries concerning privacy matters should in the first instance be put in writing via e-mail or post, addressed to the following:

Jodi McArthur  
North Shore BMW  
676 Pacific Highway,  
Chatswood NSW 2067  
[jodi.mcarthur@nsbmw.com.au](mailto:jodi.mcarthur@nsbmw.com.au)  
(02) 9054 3081

We will investigate your complaint and respond within 30 days setting out the steps we will take to resolve your concerns. If you are not satisfied with the resolution you may ask the Office of the Australian Information Commissioner (OAIC) to investigate your complaint. Further information on the OAIC complaint process is available at [www.oaic.gov.au](http://www.oaic.gov.au)

## 6. CHANGES TO THIS PRIVACY POLICY

This policy was last updated in June 2022.

This Privacy Policy may be reviewed and amended from time to time and we will place the updated Privacy Policy on our website or it will be made available by contacting us on the above details.