

Privacy Collection Statement – Application for Credit

Last updated September 2019

Floveyor Pty Ltd (ABN 14 114 153 927) (**Floveyor**) is committed to protecting the privacy of individuals and their personal information and complies with the *Privacy Act 1988* (Cth) (**Privacy Act**).

Please read this carefully as it will have important consequences for you in relation to the collection, use and disclosure of your personal information you provide to Floveyor.

You understand that:

1. Floveyor is the party who is collecting your personal information and can be contacted at accounts@floveyor.com or alternatively you can write to us at PO Box 116, Bayswater, WA, 6933.
2. Floveyor will collect your personal information directly from you. In certain circumstances, Floveyor may be required to collect personal information from third parties, including but not limited to:
 - (a) if applicable, any guarantor listed on any application for credit;
 - (b) service providers (including IT service providers) who assist Floveyor in providing our products and services to you;
 - (c) third parties connected with the sales and after sales process including relevant financial institutions and our nominated credit reporting bodies;
 - (d) those instances where we may be required to collect information by law, without any requirement to notify you of the same; and
 - (e) our contractors, agents, related bodies corporate, suppliers or other companies who assist us in processing your application and providing our products and services to you.
3. The purpose of Floveyor collecting your personal information is:
 - (a) to ascertain your credit-worthiness and financial standing;
 - (b) to facilitate the processing of your application for credit with Floveyor in relation to the hiring of our products and the administration and management of the foregoing, which shall include but is not limited to providing any refunds where necessary;
 - (c) to provide other customer service functions, including handling customer enquiries and complaints relating to your hire arrangements with us; and
 - (d) to manage your ongoing payments under the hire purchase agreement(s) with us,and you acknowledge and agree to your personal information being collected and used for, and in connection with, these purposes and any other purpose set out in our Privacy Policy and Credit Reporting Policy.
4. If we do not collect this personal information in connection with the purposes in paragraph 3, then Floveyor will be unable to facilitate the processing and administering of your application for credit and will not be able to enter into a hire purchase agreement with you.
5. You consent to your personal information being disclosed to the following classes of people and organisations in connection with the purposes in paragraph 3:
 - (a) Floveyor, its personnel and related entities;

- (b) If applicable, any guarantors or trade referees listed in your application for credit;
 - (c) third party service providers including without limitation, IT service providers, contractors and other parties who assist us in providing our products and services to you;
 - (d) third parties connected with the sales and after sales process including relevant financial institutions;
 - (e) our nominated credit reporting bodies, to the extent that your name and ABN is required to generate a report for us to determine your credit-worthiness;
 - (f) our contractors and agents, including third party providers who undertake our credit and debt recovery services;
 - (g) third parties, such as the appropriate court (depending on the value of the debt) or other entities to which we are required by law to disclose personal information, should the delay in payment of a debt proceed to litigation; and
 - (h) any other organisation as expressly covered in our Privacy Policy and Credit Reporting Policy.
6. It is possible that some of the information collected via this application for credit may be disclosed to Floveyor's service providers outside of Australia. You **consent** to your information being disclosed to a destination outside Australia for this purpose, including but not limited to the US and Vietnam and you understand and acknowledge that Australian Privacy Principle 8.1 will not apply to such disclosures of your personal information.
7. Floveyor's Privacy Policy and Credit Reporting Policy sets out the process as to how you can access and correct any of your personal information collected under this form as well as to how you can make a complaint if Floveyor has breached the Privacy Act in the handling of your personal information. Floveyor's Privacy Policy and Credit Reporting Policy is available at <https://www.floveyor.com/assets/Floveyor-Pty-Ltd-Privacy-Policy.pdf> & <https://www.floveyor.com/assets/Floveyor-Pty-Ltd-Credit-Reporting-Policy.pdf> or can be otherwise provided by requesting a copy from Floveyor.

By continuing with your application for credit, you indicate that you have read this collection notification and acknowledge that your personal information will be collected, used and disclosed in accordance with this collection notice and as otherwise detailed in Floveyor's Privacy Policy and Credit Reporting Policy. To the extent it is necessary, you give your **voluntary express consent** to Floveyor collecting, using, storing, disclosing and disposing of your personal information in this manner.