

## Ace Rental Cars Credit Policy

### HOW WE MANAGE CREDIT AND RELATED INFORMATION

Depending on the nature of our arrangements with you, Hertz Australia Pty Ltd trading as Ace Rental Cars (**Ace** or **we**) may be considered to be providing you with 'credit' and fall within the definition of a 'credit provider' under the *Privacy Act 1988* (Cth) (**Privacy Act**), and the Credit Reporting Code (**Code**) registered under that Act.

We generally provide *commercial credit* to approved companies, partnerships and sole traders who apply for a commercial credit account with us. In order to assess applications for commercial credit and to administer those accounts, we may collect, hold, use and disclose credit and related credit eligibility information about you. We may collect this information from you, a credit reporting body, another credit provider, our appointed agents (such as debt collectors), publically available sources, or from our own records.

Some of our businesses may also provide *consumer credit* by deferring payments on our rentals for 7 days or more. This document explains our policy in relation to the management of credit information and credit eligibility information.

### CREDIT AND RELATED INFORMATION COLLECTED

The kinds of credit and related information that we collect and hold are:

- identification information such as your name, date of birth, sex, address(es), employment details and driver's license number;
- that you have applied for credit with Ace or other credit providers and the amount of credit applied for;
- that Ace, or another credit provider, is a current credit provider of yours and details of the type, characteristics and amount of credit provided to you;
- information regarding the fact that Ace has accessed your consumer credit information in connection with its assessment of an application for commercial credit;
- details of any default information;
- information about you having paid any amount previously reported as being in default;
- information regarding whether you have entered into a new arrangement with Ace or another credit provider in relation to credit provided to you by Ace or another credit provider;
- details of credit provided to you by Ace or another credit provider being paid or otherwise terminated;
- personal insolvency information, court judgments or other publically available information about your creditworthiness;
- information regarding an opinion of Ace, or another credit provider, that you have committed a serious credit infringement in relation to consumer credit provided to you by that credit provider; and
- information that we obtain from credit reporting bodies about you such as reports, records, credit scores or assessments and any information that we then derive from that information which has a bearing on your creditworthiness, and which may be used in establishing your eligibility for consumer credit (such as internal credit scores, assessments, summaries or evaluations).

Any personal information we collect or hold about you which does not fall within these categories and in relation to which we are not a credit provider will be handled in accordance with Hertz Australia Pty Ltd trading as Ace Rental cars Privacy Policy.

### PURPOSES FOR WHICH WE COLLECT, HOLD, USE AND DISCLOSE CREDIT AND RELATED INFORMATION

Ace collects, holds, uses and/or discloses credit and related information about you of assessing:

- your application for commercial credit, and if successful to manage your commercial credit account (including collecting any overdue payments); and/or
- your application for consumer credit.
- We may also collect, hold, use and/or disclose this information to:
- assess creditworthiness;
- assess whether to accept you as a guarantor in relation to commercial credit;
- inform our agents or debt collectors for the purpose of collecting overdue payments;

- notify credit reporting bodies or other credit providers of a default or serious credit infringement in relation to commercial or consumer credit provided to you by Ace;
- assist or seek to assist you to avoid defaulting on repayment obligations;
- exchange information with credit reporting bodies in particular Veda Advantage Information Services and Solutions Limited (**Veda**), Dun & Bradstreet (Australia) Pty Ltd (**Dun & Bradstreet**), Experian Australia Pty Ltd (**Experian**) or other credit providers as to the status of your credit arrangements where you are in default with other credit providers; and/or
- provide a reference to another credit provider or receive a reference from another credit provider in relation to assessing an application by you for commercial credit;
- administer our accounts and deal with complaints;
- data analysis for internal purposes including trending and financial reporting
- comply with our obligations under Australian law, including under the Privacy Act and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

## DISCLOSURE TO AND BY CREDIT REPORTING BODY

Ace may generally disclose to Veda, Dun & Bradstreet and Experian the following information about you:

- identification details;
- that you have applied for commercial or consumer credit with Ace and the amount of credit required;
- that Ace is a current commercial or consumer credit provider to you;
- whether you have met, or failed to meet, your commercial credit repayment obligations to Ace;
- details of you defaulting on any payment in relation to commercial or consumer credit provided to you by Ace;
- you having paid any amount previously reported as being in default;
- Ace's belief, on reasonable grounds, that you have committed a serious credit infringement; and
- details of credit that Ace has provided to you being paid or otherwise terminated.

Veda, Dun & Bradstreet, Experian, or any other credit reporting body to whom Ace discloses your credit information, may include your personal information, including credit information, disclosed to it by Ace, in reports that are then provided to other credit providers for the purpose of those providers assessing your credit worthiness, including in relation to consumer credit.

For how credit reporting agencies manage credit-related personal information, see details below:

- Veda, PO BOX 964 North Sydney NSW 2059, [www.veda.com.au](http://www.veda.com.au), 1300 762 207
- Dun & Bradstreet, Level 7 479 St Kilda Rd Melbourne VIC 3004. [www.dnb.com.au](http://www.dnb.com.au), 1300 734 806
- Experian, GPO BOX 1969, North Sydney NSW 2060, [www.experian.com.au](http://www.experian.com.au), 1300 784 134

Please note that you can contact credit reporting bodies directly to request that it does not use credit reporting information about you for the purpose of pre-screening of direct marketing by a credit provider, or that it does not use or disclose credit reporting information about you if you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

## SECURITY

We take reasonable steps to keep the credit information and credit eligibility information we hold secure. Our internal systems include system encryption of data to assist in securing information held regarding your credit information. Certain internal processes also limit the access to those only privy of your credit reporting information. Where unencrypted email messages are sent, we will not include personal details such as credit card information to limit cases where the messages are misrouted or intercepted. For more information, please see our Privacy Policy available on our website.

## ACCESS

In order to ensure you have access to the most up-to-date credit and related information about you, you should consider requesting access to the information which credit reporting bodies hold about you.

Generally you are also entitled to access the credit eligibility information which Ace hold about you. You can do this by contacting us on the details below. You will need to provide evidence to confirm your identity before we can provide

access. We will endeavour to respond to all requests for access within 30 days of the request. Please note that we may need to charge you our reasonable costs of providing you with access.

We may, however, refuse a request for access where providing access would be unlawful, where we are required or authorised to do so by or under an Australian law or court/ tribunal order, or where giving access would be likely to prejudice enforcement related activities by or on behalf of an enforcement body. If we refuse your request, we will notify you in writing of our reasons (unless it would be unreasonable to do so) and explain how you can take the matter further.

## **CORRECTIONS**

You are also able to request corrections to the credit information and credit eligibility information which we hold about you by contacting us on the details below. You will need to provide evidence to confirm your identity before we can make any corrections.

If we are satisfied that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading, we will take reasonable steps to correct the information within 30 days of your request, or another period we agree with you in writing. In considering your request, we may need to consult with a credit reporting body or other credit provider that holds or held the relevant information about you. If we correct your information we will confirm this in writing (and we will also notify any credit reporting body or credit provider with whom we have consulted in relation to the correction). If we are not satisfied that a correction is required, we will confirm this in writing and explain why, including evidence showing the information is correct. We will also explain what you can do if you are not satisfied with our response.

We have obligations to take reasonable steps to correct information independently of any request from you, where we are satisfied that, having regard to the purpose for which it is held, the information is inaccurate, out-of-date, incomplete, misleading or irrelevant.

## **COMPLAINTS**

If you are concerned that we may not have acted in accordance with our obligations as a credit provider under the Privacy Act or the Code, please contact us on the details below. You will need to specify the nature of your complaint in writing. We will, within 7 days, acknowledge your complaint in writing and explain how we will deal with and investigate it. Depending on the nature of your complaint and the information to which it relates, we may need to consult with and/or notify particular credit reporting bodies or other credit providers.

We will make a decision about your complaint following our investigation, and will advise of this in writing within 30 days or such longer period as we agree with you in writing. If you are not satisfied with our decision, you can take your complaint to:

The Credit and Investments Ombudsman Ltd, which runs an external dispute resolution scheme approved by the OAIC which Hertz is a member of, by calling 1800 138 422, visiting <http://www.cio.org.au/> or emailing [info@cio.org.au](mailto:info@cio.org.au).

or  
The Office of the Australian Information Commissioner (OAIC) by calling 1300 363 992, or visiting the OAIC website at <http://www.oaic.gov.au/>.

## **HOW TO CONTACT US**

Hertz Australia  
PO BOX 6848  
ST KILDA RD CENTRAL  
Melbourne, VIC 8088  
[auscreditdept@hertz.com](mailto:auscreditdept@hertz.com)

## **CHANGES TO OUR CREDIT POLICY**

From time to time it may be necessary for us to update our credit policy. We may notify changes to our credit policy by posting an amended version on our website and the changes will take effect at this time. Our credit policy is available on our website.