

## HCF Privacy Policy - Australia and New Zealand

### 1. Introduction

This HCF Privacy Policy – Australia and New Zealand (**Privacy Policy**) applies if you are in Australia or New Zealand, and in relation to the following entities:

- Huntington Commercial Finance, LLC (ARBN 637 017 273);
- Huntington Commercial Finance New Zealand Limited (NZBN 9429047576841); and
- Huntington Commercial Finance Australia Pty Ltd (ACN 633 966 613),

(one or more, or together, **HCF, we, us** or **our**), and details how we collect, hold, use and disclose personal information, including personal information collected by us. That personal information arises from our relationship with you (as our customer, representative of our customer, guarantor, security provider or otherwise) and/or your organisation (being a corporation, trustee, partnership or other entity), either alone or in conjunction with any other information.

Throughout this Privacy Policy, we use the term **personal information** to describe information that is associated with a specific person and can be used to reasonably identify that person. Personal information does not include information that has been made anonymous and cannot reasonably identify a specific person.

HCF is committed to respecting the privacy of your personal information. We appreciate that individuals are concerned about the security of their personal information and we are committed to protecting any personal information which we hold or control.

This Privacy Policy applies in relation to personal information we collect when you and/or your organisation contact us, apply for finance from us, use our products or services, visit our website or otherwise arising from our relationship with you and/or your organisation (collectively, the **HCF Services**).

HCF may amend this Privacy Policy at any time. The updated version will be available at the '**HCF Privacy Policy - Australia and New Zealand**' link on our website. The updated version will be effective from the time it is made available on our website. We recommend you check the Privacy Policy regularly for changes.

### 2. Collecting personal information

HCF will be fair and open about the way we collect information about you and what we intend to do with the information.

In relation to the HCF Services, we may collect the following types of information:

- (a) contact and identification information, such as your name, address, phone number, email address and similar information;

- (b) detailed personal information such as your date of birth, passport, driver licence number and other government issued identification information or documents;
- (c) financial information, such as your sources of income and other sources of wealth, assets, financial relationships, and financial transactions you are a party to;
- (d) information about you from third parties including our affiliates and related companies, as well as credit reporting bodies and identity verification services (see our Credit Reporting Policy - Australia and New Zealand (**CR Policy**) referred to below), and publicly or commercially available sources for the purposes of complying with relevant legislation (eg, anti-money laundering and counter-terrorism financing laws (**AML Laws**)); and
- (e) information about your use and interaction with the HCF Services.

In relation to the HCF Services, we may collect information sent to us by your computer, mobile phone or other access device. The information sent to us may include data on the web pages you access, your computer IP address, device identifiers, the type of operating system you are using, your location, mobile network information, standard web log data and other information. Web log data includes the browser type you are using and traffic to and from our website. When you visit our website or otherwise in relation to the HCF Services, we may also collect information about your transactions and your activities. Details on our collection of personal information through the use of cookies is set out below.

We may also collect information from or about you in other ways, such as through contact with our suppliers or service providers (whether via mail, email or through telephone enquiries) or as otherwise notified to you at the time.

### **3. Using personal information**

HCF only collects, holds and handles information about you that is necessary for us to perform the HCF Services you request from us, that is otherwise reasonably necessary for our business activities or if required by law, or court or tribunal order.

We may use personal information we collect about you for a number of purposes including, but not limited, to:

- (a) provide (or assess whether to provide) any of the HCF Services, including contacting you in relation to any of them;
- (b) confirm your identity for the purposes of AML Laws and assessing applications and suitability of you, your organisation, person or entity you represent, or other entity relating to HCF Services which we may offer;
- (c) confirm your authority to represent your organisation or other entity or individual with which HCF proposes enter into an inventory security agreement, guarantee or other arrangement, or otherwise deal;
- (d) comply with HCF's legal and other obligations and applicable regulations in Australia, New Zealand, the United States of America and any other relevant jurisdiction, including customer identification and verification obligations, sanctions, tax reporting, and other relevant laws and regulations;

- (e) handle enquiries, providing customer support and managing our relationship with you or your organisation;
- (f) process transactions and send notices about transactions concerning you or your organisation;
- (g) resolve disputes, collect payments, and troubleshoot problems;
- (h) investigate and prevent potentially prohibited or illegal activities;
- (i) exercise any of our powers or performing our obligations under personal property securities legislation, such as registering security interests;
- (j) enforce our inventory security agreement, guarantee or other arrangement with you or your organisation;
- (k) use for our internal operations including record keeping, risk management and analysis, complaints handling, planning and quality assurance and audit purposes;
- (l) help protect you from fraud and misuse of your personal information, for example, we may evaluate your computer, mobile phone or other access device to identify any malicious software or activity;
- (m) learn more about your level of satisfaction, your expectations of us, and how we can meet them (for example, in relation to the HCF Services) and performing data analytics, including to improve our HCF Services;
- (n) customise, measure, and improve the HCF Services which we offer, including the content, layout, and operation of our website;
- (o) contact you via telephone, facsimile, text (SMS) or email messaging, via our website or other electronic means, including as authorised by any agreements or other arrangements with you;
- (p) compare information for accuracy and verify it with third parties;
- (q) other purposes of which we have informed you at the time of collection, or to which you have consented;
- (r) as required or permitted by relevant laws and regulations; and
- (s) any purpose related to any of the above purposes which would reasonably be expected by you.

If all or some of your personal information is not collected or cannot be verified, we may be unable to provide you with particular HCF Services, engage with you, or do business with you.

#### **4. How we share personal information with other parties**

We may share your personal information with:

- (a) our affiliates and related companies in connection with the HCF Services we may offer or other purposes for which we have collected that personal information, or which have otherwise been consented to or authorised;

- (b) any guarantor, security provider, beneficiary or other party related to any agreement or other arrangement HCF may have with you, your organisation, or any person or entity you represent;
- (c) our suppliers and service providers which help with our business operations including in relation to fraud prevention, identity verification, payment collection, customer service, and technology services;
- (d) manufacturers, distributors and similar entities in connection with the HCF Services we may offer or other purposes for which we have collected that personal information;
- (e) financial institutions with which we may partner to jointly create and offer a product;
- (f) credit reporting bodies in accordance with our CR Policy and collection agencies, including to report account information, as permitted by law;
- (g) companies or other entities which we plan to merge with, be acquired by, re-organise or re-structure with, or which may invest in us;
- (h) law enforcement, government agencies or officials, regulators or other third parties pursuant to a subpoena, court order or other legal process or requirement applicable to HCF when we need to do so to comply with relevant laws or regulations (including in Australia, New Zealand and the United States of America) or when we believe, in our sole discretion, that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate suspected violations of our agreements or other arrangements with you; and
- (i) other third parties with your consent or direction to do so.

Please note that these third parties may be in other countries where the laws on processing personal information may be less stringent than in your jurisdiction. When we disclose your personal information overseas, including for the purpose of storing the information or in relation to making, maintaining or enforcing a loan to you or your organisation, we will take reasonable measures to ensure that your information is held, managed and accessed in accordance with appropriate standards for the handling of personal information. Currently, we expect to disclose, store and use some or all of your personal information in Australia, New Zealand and the United States of America.

We will not sell, rent or trade your personal information to/with any other organisation for their marketing purposes and will only share your personal information with third parties as described in this Privacy Policy, our CR Policy or as otherwise notified to you at the time of collection or with your consent.

If you access any third party website or application from our website, any information that you enter on that website or application (and not directly with HCF or on HCF's website) will be shared with the owner of the third party website or application. These sites are governed by their own privacy policies and you are encouraged to review their privacy policies before providing them with personal information. HCF is not responsible for the content or information practices of such third parties.

## **5. Consent**

We may require your consent to use and/or disclose your personal information if we need to use and/or disclose your information for a purpose that is not, or is not related to, the purpose for which it was collected.

If you do not consent to HCF using and/or disclosing your personal information for such other purposes, this may affect HCF's ability to deliver and improve our products and services, or to engage or do business with you.

## **6. Cookies**

We use cookies and track IP addresses via our website so we can improve our services provided by our website and enhance your user experience.

When you access our website, use our products or services or otherwise in relation to the HCF Services, we (including companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, "Flash cookies," or other local storage provided by your browser or associated applications (collectively **Cookies**). We use Cookies to ascertain which web pages are visited and how often, to make our website more user friendly and to give you a better experience when you return to our website. For example, Cookies allow us to save your password so you do not have to re-enter it every time you visit our site.

Most web browsers automatically accept Cookies. You can find information specific to your browser under the "help" menu. You are free to decline our Cookies if your browser or browser add-on permits, unless our Cookies are required to prevent fraud or ensure the security of our website. However, declining our Cookies may interfere with your use of our website and other HCF Services.

## **7. Protecting personal information**

HCF will keep your personal information secure by taking reasonable steps to protect it from loss, misuse, and unauthorised access, disclosure and alteration.

We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, and unauthorised access, disclosure and alteration. Some of the safeguards we use are firewalls and data encryption, physical access controls to our data centres, and information access authorisation controls.

Only properly authorised people who have a need to access personal information to perform their job will be able to see or use that information. HCF stores personal information in transmission logs and archive systems for a period HCF considers reasonable when it needs that information for the purposes for which it may be used or disclosed. When we no longer need it for those purposes (and unless legal or other regulation applying to us requires otherwise), we will remove it from our systems and records, or anonymise it so you can no longer be identified by it.

In relation to accessing our website and the HCF Services, we may provide you with unique modes of identification and one or more passwords. You should choose your password carefully and keep it confidential, so as to prevent unauthorised access to the website and your personal information.

## **8. Accessing and requesting correction of personal information**

We will strive to ensure that information about you is accurate when we collect or use it. Subject to some exceptions under applicable privacy law, we will let you see that information and correct it if it is inaccurate, incomplete or out-of-date. If we do not grant you access to your personal information or do not agree to correct your personal information we will tell you why.

If you wish to obtain access to and/or correct your personal information held by HCF, please contact HCF:

Email: [PrivacyAPAC@huntington.com](mailto:PrivacyAPAC@huntington.com)

Mail: The Privacy Officer  
Huntington Commercial Finance Australia Pty Ltd  
PO Box 272  
BOTANY NSW 2019  
AUSTRALIA

Unless we do not agree to your request for access to personal information, in most cases HCF will provide you with access as soon as reasonably possible following receipt of your request. If you request corrections to your personal information and HCF agrees with your request, these changes will be made as soon as practicable. If HCF does not agree to your request for corrections, it will notify you of the reasons it does not agree and will note your request on the records it holds about you. If you are dissatisfied with our refusal to provide you with access to, or correct, your personal information, you may also complain to the applicable regulator in your jurisdiction.

Subject to the terms set out in our inventory security agreement, guarantee or other arrangement with you, you may choose to close your account with HCF. If you close your HCF account, we may retain information from your account for a period of time to collect any payments owed, resolve disputes, troubleshoot problems, assist with any investigations, prevent fraud or risk, enforce our agreement with you, or take other actions as required or permitted by law.

## **9. Resolving your concerns**

If you have a complaint regarding HCF's management of your personal information or think we have failed to comply with privacy laws, please prepare your complaint in writing and email or mail it to us using the contact details above.

Once a complaint has been lodged, the Privacy Officer will promptly respond to you to acknowledge receipt of your complaint. We will investigate your complaint and endeavour to respond within 20 business days, including advising you of the steps we have taken to resolve your complaint.

## **10. Credit Reporting Policy (for Australia and New Zealand only)**

Our CR Policy provides information on our management of your credit-related personal information including:

- how you may access the credit eligibility information we hold about you;
- how you can seek to correct the credit-related personal information we hold about you; and

- how you may complain about a breach of our obligations under applicable privacy law relating to credit-related personal information, including the CR Code.

Our CR Policy is available at the '**HCF Credit Reporting Policy - Australia and New Zealand**' link on our website at <http://www.huntingtondf.com/aunz>.