

## Privacy Policy

This privacy policy applies to Business Fuel Cards Pty Ltd and its associated businesses in Australia (including Business Fuel Cards and Fleet Card) and CardLink Systems Limited in New Zealand (including its associated business CardSmart).

We respect the privacy of your personal information. This document sets out our policy on the protection and handling of personal information. This Privacy Policy relates to personal information we handle about our customers, website visitors, job applicants and other members of the public.

By using one or more of our websites, including fleetcard.com.au, bfcards.com.au, cardlink.co.nz and cardsmart.co.nz (the **Website**) or our products or services, you agree to the terms set out in this Privacy Policy.

### Privacy laws

We are bound by privacy principles applicable to private sector organisations under the Privacy Act 1988 in Australia and the Privacy Act 1993 in New Zealand, and other laws which protect your privacy in those jurisdictions. We sometimes handle personal information relying on exemptions under these laws, for example in relation to employee records (in Australia), related bodies corporate, publicly available information and activities outside those jurisdictions. Any permitted handling of personal information under such legal exemptions will take priority over this Privacy Policy to the extent of any inconsistency.

### Collection of personal information

In certain circumstances, we may collect personal information about you, for example when you contact us, join our mailing list, provide information to us or complete or partially complete any enquiry or online form. The types of personal information we collect include your name, contact details, identification information (including your date of birth and driver's licence details) and details about your organisation, as well as your employment details (including your position and length of time which you have been employed). We also collect personal information about your interactions with us, including any contact we have with you by telephone, email or online. For security, dispute resolution and training purposes we may monitor and record your communications with us (including email and telephone) and operate video and audio surveillance devices in our premises. We collect personal information directly from you as well as from third parties including public sources, our related companies, our business partners, information service providers, your employer, and the parties described under 'Use and disclosure of personal information' below.

### Use and disclosure of personal information

We use your personal and credit information to provide, administer, improve and personalise our products and services, process payments and refunds, identify you, maintain and update our records, conduct product and market research, protect our lawful interests and deal with your concerns.

We may also disclose your personal and credit information to our related companies, our business partners, information service providers, your employer, and to credit reporting bodies.

We may also collect, use and disclose your personal and credit information in connection with:

- lawful information requests from courts, government agencies and lawyers;
- suspected fraud, misconduct and unlawful activity, and
- acquisitions or potential acquisitions of our business.

and in order to meet our regulatory compliance obligations

We may also disclose your personal and credit information to third parties that assist us with debt recovery including our lawyers, collection agencies, and tracing and investigative services.

We may provide marketing communications and targeted advertising to you on an ongoing basis by telephone,



electronic messages (eg. email), online (including websites and mobile apps) and other means, unless you opt out or we are subject to legal restrictions.

We may not be able to do these things without your personal information. For example, we may not be able to provide you with online services which are limited to registered users.

We may also exchange your personal information with our related bodies corporate and with our service providers that assist us with archival, auditing, accounting, customer contact, legal, business consulting, banking, payment, delivery, data processing, data analysis, information broking, research, investigation, website or technology services.

Some of the third parties described above may be located in countries other than where you are located, including Australia and New Zealand. While organisations in those countries will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of privacy laws in the country in which you are located, and you nonetheless consent to the disclosure of your personal information to organisations in those countries.

### **Credit Checks**

Where you have provided consent (for example on your application form) we disclose your personal and credit information to credit reporting bodies and other creditors referred to in credit reports with your consent. We do this so that we can assess your application for a credit account.

We may disclose credit information to the following credit reporting body and any other credit reporting body as notified to you from time to time:

Dunn & Bradstreet (Australia) Pty Ltd  
Ground floor, 479 St. Kilda Road, Melbourne, Victoria 3004  
Phone: 03 9828 3333 or 1300 734 806  
Website: www.dnb.com.au

You can obtain information about how credit reporting bodies with which we deal handle your credit related personal information by contacting them on the contact numbers, or at the addresses, that we have listed above.

### **Storage and security of personal information**

We hold personal information electronically and in hard copy form. In either case, we implement a range of measures to protect the security of that personal information against loss and unauthorised access, use, modifications or disclosure. We are also required to take reasonable steps to destroy or de-identify personal information when it is no longer needed for any permitted purpose.

### **Fuel Cards**

We collect additional personal information about our fuel card users including transaction information in relation to use of your fuel card. This information may be exchanged with businesses that accept the type of fuel cards that you use.

### **Our website and emails**

If you visit our Website to read, browse or download information, our system may record information such as the date and time of your visit to the Website, the pages accessed and any information downloaded. This information is used for statistical, reporting and website administration and maintenance purposes.

Like many other websites, our Website may use 'cookies' from time to time. A cookie is a piece of information that allows our system to identify and interact more effectively with your device. The cookie helps us to maintain the continuity of your browsing session and remember your details and preferences when you return. You can configure your web browser software to reject cookies however some parts of our website may not have full functionality in that case.

When we send you emails or other electronic messages, we may record where you open the message and click on

particular links. This helps us to better understand what information is of interest to you.

In some cases third parties may use cookies and other technologies such as web beacons and JavaScript on our Website in connection with online services like banner advertising, website analytics and surveys. This may allow them to collect information about your use of our website (including your computer's IP address) which they may store in the United States or other countries. The use of these technologies allows them to deliver customised advertising content, measure the effectiveness of their advertising, evaluate users use of our Website and other websites and provide other services relating to website activity and internet usage. Those third parties may also transfer the information they collect to others where required to do so by law, or where those others process the information on their behalf. The services we may use from time to time include Google Analytics, Google AdSense, DoubleClick, Yahoo, Adobe and Microsoft. You can find more details in the privacy policies for those services, including information on how to opt-out of certain conduct.

If you are considering sending us any other personal information through our Website or other electronic means, please be aware that the information may be insecure in transit, particularly where no encryption is used (e.g. email, standard HTTP). We are subject to laws requiring us to protect the security of personal information once it comes into our possession.

The Website may contains links to other sites. We are not responsible for the privacy practices or policies of those sites.

### Access and further information

Please contact us as set out below if you have any queries or concerns about privacy or wish to access or correct any personal or credit information we may hold about you. We may need to verify your identity.

In the case of access and correction requests, please provide as much detail as you can about the particular information you seek, in order to help us locate it. We will provide our reasons if we deny any request for access to or correction of personal information. Where we decide not to make a requested correction to your personal information and you disagree, you may ask us to make a note of your requested correction with the information.

If you have a complaint about the handling of your personal information, please contact us using the contact details below. We take your privacy concerns seriously. Where you express any concerns that we have interfered with your privacy, we will promptly respond to let you know who will be handling your matter and when you can expect a further response.

	Australia	New Zealand
Name	Business Fuel Cards Pty Ltd	CardLink Systems Limited
Address	GPO Box 3852, Sydney, NSW 2001	Level 5, Building 2, 666 Great South Road, Ellerslie. Auckland 1051
Contact	Customer Services Manager	Customer Services Manager
Email	customer@bfcards.com.au	enquiries@cardlink.co.nz
Phone	1300 881 246	0800 663 866

For information about privacy generally, or if your concerns are not resolved to your satisfaction, if you are located in Australia you may contact the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au) and on 1300 363 992. If you are located in New Zealand, you may contact the Office of the Privacy Commissioner at [www.privacy.org.nz](http://www.privacy.org.nz) or 0800 803 909.

We may update this privacy policy from time to time, and will provide the  
Last updated: 18 October 2017