



PRIVACY POLICY

In this Privacy Policy, '**we**', '**us**', '**our**' or '**HCAU**' means Hyundai Capital Australia Pty Limited (ABN 42 611 226 316). We are committed to respecting your privacy. Our Privacy Policy sets out how we collect, use, store and disclose your personal information, sensitive information and credit-related information.

We may change our Privacy Policy from time to time by publishing changes to it on our website. We encourage you to check our website periodically to ensure that you are aware of our current Privacy Policy.

From time to time we may be related to other companies and entities. This Privacy Policy applies to the use of your personal information by us and by those related entities (together, the **Related Entities**). Those Related Entities may also have their own privacy policies which set out additional detail or differences in their privacy practices. To the extent that those privacy policies are inconsistent with this Privacy Policy, those privacy policies will prevail over this Privacy Policy in relation to the actions of those Related Entities. A reference in this Privacy Policy to '**HCAU**', '**we**', '**us**' or '**our**' is also a reference to those Related Entities.

1. What personal information do we collect?

'**Personal information**' is information or an opinion, whether true or not, and whether recorded in a material form or not, about an identified individual or an individual who is reasonably identifiable.

The type of personal information we collect about an individual will depend upon the nature of our interaction with them. We may collect the following types of personal information:

Types of personal information	This includes:
<i>Identity information</i>	Full name, age or date of birth, Australian passport, driver's licence or citizenship, birth, death and marriage certificates, and foreign government identity documents including foreign passport and driver's licence
<i>Contact information</i>	Email address, contact number and mailing or residential address
<i>Financial information</i>	Bank account or credit card information, and information about your employment, income, financial assets, and liabilities
<i>Socio-demographic information</i>	Your marital status, age, gender, number of dependants, occupation and nationality
<i>Interaction information</i>	Details of when you interact with us, including your interactions through dealerships, telephone, web portal or live chat when you raise an inquiry, complete a form, provide feedback or a complaint
<i>Information about financial hardship</i>	If you notify us that you're experiencing financial hardship we may ask you to provide certain information about your personal circumstances, including unexpected changes to your financial situation, such as loss of employment, relationship breakdown, or a death in the family
<i>Digital information</i>	Information you provide to us through our website or use of our website, social media platforms or through other websites or accounts from which you permit us to collect information



Types of personal information	This includes:
<i>Marketing information</i>	Information provided through surveys or when you enter any of our promotions or competitions
<i>Publicly available information</i>	Information from public registers such as the Australian Securities and Investments Commission register, or the Personal Property Securities Register
<i>Sensitive information</i>	Includes information about your racial or ethnic origin, health or genetic information, your biometric information used to verify your identity, political opinions or associations, religious or philosophical beliefs, trade union membership or associations, sexual orientation or practices and criminal record
<i>Credit-related information</i>	See paragraph 10 below

We may collect these types of personal information either directly from you, or from third parties. We may collect this information directly from you when you:

- apply online or in person for any of our loan products relating to the purchase of a vehicle from a Related Entity or from a third party motor vehicle dealer;
- sign up to our website portal;
- query or apply for new products or services, or to maintain your existing loan or lease;
- when you make a hardship application;
- provide us with feedback or raise a complaint;
- communicate with us through correspondence, chats, email, or when you share information with us from other social media platforms, services or websites; or
- interact with our website, services, content, advertising or promotions.

In addition, when you apply for a job or position with us we may collect certain information from you (including your name, contact details, working history and relevant records checks) from any recruitment consultant, your previous employers and others who may be able to provide information to us to assist in our decision on whether or not to make you an offer of employment or engage you under a contract.

We endeavour to collect your information directly from you. However, in some circumstances we may collect your information from third parties, such as a dealer, a service provider, your employer or contracting organisations or from a publicly available record.

We will ask for your consent before we collect sensitive information from you.

Where we engage with you multiple times over a short period in relation to the same matter, we may not provide you with a separate notice about privacy each time we engage with you.

In most cases, if you choose not to provide your personal information to us for the purposes set out in this Privacy Policy, or if we are unable to collect the personal information we require, we may not be able to provide you with the requested information, products or services, or to effectively conduct our relationship with you.

2. Information collected through our website and cookies

We may collect personal information about you when you use and access our website.



While we do not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may also use 'cookies' or other similar technologies, including tracking technologies, on our website that help us provide interactive services through our website, track your website usage and remember your preferences. Cookies are small files that store information on your computer, TV, mobile phone or other device. They may also enable the entity that put the cookie on your device to recognise you across different websites, services, devices and/or browsing sessions. You can disable cookies through your internet browser, but if you do so, then we may not be able to provide you with the interactive functionality and services through our websites and our websites may not work as intended for you.

We may also use cookies to enable us to collect data that may include personal information. For example, where a cookie is linked to your account, it will be considered personal information under the *Privacy Act 1988* (Cth) (**Privacy Act**). We will handle any personal information collected by cookies in the same way that we handle all other personal information as described in this Privacy Policy.

3. Why do we collect, use and disclose personal information?

We may collect, hold, use and disclose your personal information for the following purposes:

Purpose	This includes:
<i>Providing you with products and services</i>	<ul style="list-style-type: none">• assessing your application for our products and services.• managing and administering your existing products and services.• enabling you to access and use our website including the portal.• sending you marketing and promotional messages and other information that may be of interest to you, including information sent by, or on behalf of, our business partners that we think you may find interesting.• administering rewards, surveys, competitions, or other promotional activities or events sponsored or managed by us or our business partners.
<i>Administering our products and services</i>	<ul style="list-style-type: none">• maintaining the products and services you have with us.• making and managing payments and transactions, fees, charges and interest connected to your products and services.• to enforce our rights under the contracts we have with you.• to assess your financial hardship application and maintain any hardship arrangement we agree with you.• managing complaints or feedback you may raise with us.• as part of a sale or transfer of assets or other corporate transaction.• for our funding arrangements, including securitisation arrangements.
<i>Servicing you as our customer</i>	<ul style="list-style-type: none">• to send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you.• for business support services including maintenance, backup and audit.



<i>Credit eligibility</i>	<ul style="list-style-type: none"> • See the section on Credit Reporting.
<i>Improving our offering</i>	<ul style="list-style-type: none"> • to operate, protect, improve and optimise our website, business and our users' experience, such as to perform analytics, conduct research and for advertising and marketing. • we may also disclose your personal information to a trusted third party who also holds other information about you. This third party may combine that information in order to enable it and us to develop anonymised consumer insights so that we can better understand your preferences and interests, personalise your experience and enhance the products and services that you receive.
<i>Protection and security</i>	<ul style="list-style-type: none"> • identifying you and to prevent, identify and assess suspicious or fraudulent activities. • supporting out information systems security infrastructure and network controls to prevent unauthorised disclosures and cyber-attacks. • to provide for the safety and security of workers and onsite visitors.
<i>Complying with our legal and regulatory obligations</i>	<ul style="list-style-type: none"> • to verify your identity when you first acquire our products or services, and for subsequent verifications. • to comply with our obligations or directions from law enforcement agencies, tax authorities, external dispute resolution schemes and other regulatory bodies. • screen, monitor and investigate financial crime. • resolve any disputes we may have and to comply or enforce our third party agreements.
<i>Employment-related purposes</i>	<ul style="list-style-type: none"> • to consider your employment application.

4. Identity and Document Verification Services

In order to process applications for credit, we may need to verify your identity through a Credit Reporting Body (CRB) or a third party document and identity verification service. The CRBs which we could use include (but are not limited to):

CRB	Website	Telephone
Equifax Australia Information Services & Solutions Pty Ltd	www.equifax.com.au	13 83 32
Illion Australia Pty Ltd	www.illion.com.au	13 23 33 or +61 3 9828 3200
Creditorwatch Pty Ltd	https://creditorwatch.com.au/	1300 501 312

For up-to-date contact details for the abovementioned CRBs, or to obtain a copy of their privacy policies and credit reporting policies, please visit the website of the relevant CRB. Sometimes your credit-related information will be



used by CRBs for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the CRB at any time to request that your credit-related information is not used in this way.

You consent to our disclosure of your personal information (including your full name, residential address, date of birth, full business name / company name (if applicable), principal place of business / registered office (if applicable) and ABN/ACN (if applicable) to such third parties for the purpose of verifying your identity.

We will usually verify your identity through the CRB we use by comparing the personal information that you provide to us against the information held by the CRB. We may ask the CRB to provide us with an assessment as to whether your personal information matches (in whole or in part) the personal information they hold, and the CRB may prepare and provide this assessment to us. The CRB may use your personal information, and the personal information (being the names, residential addresses and dates of birth) of other individuals, for these purposes.

If you do not wish for us to undertake verification with a CRB or we are unable to, we may undertake verification through:

- Use of the Australian Government's Document Verification Service (**DVS**) to verify your identity. This may involve the use of your identification documents such as your Australian-issued driver's licence, passport or Australian Citizenship Certificate. The information you provide to us will be used to verify your identity and may be the subject of an information match request to the official record holder of the underlying information. That information match request, the information match result and other information match data and access to and use of the DVS may involve the use of third party systems and services.
- Use of third party document and identification services (**IDV Service**) to verify your identity. This may involve the disclosure of your personal information and credit-related information to an IDV Service and/or its related companies (**IDV Provider**), the IDV Provider and its related companies accessing your information from third party datasets and using and disclosing that information for the purposes of verifying your identity.

We may also collect and use your biometric information for identification verification purposes.

We will provide you with a Privacy Consent Notice to undertake the above upon establishing a relationship with you when you put in an application for credit. If you do not consent to this, we may be unable to provide a quote or process or accept your application for finance and we may not be able to provide finance or other products or services to you.

5. Do we use your personal information for direct marketing?

We, other Related Entities and our carefully selected business partners may send you direct marketing communications and information about our products and services, we think you might be interested in. This may take the form of emails, SMS, mail or other forms of communication, in accordance with the *Spam Act 2003* (Cth) and the Privacy Act. You may opt-out of receiving marketing materials from us by contacting us using the details set out at paragraph 15, letting us know in the customer portal or by using the opt-out facilities provided in communications (e.g. an unsubscribe link).

6. To whom do we disclose your personal information?

We may disclose personal information for the purposes described in this privacy policy to:

- our employees and Related Entities;
- dealers and introducers in our dealership network;
- third party suppliers and service providers (including our systems operators, website operators, mailing houses, debt collection agencies and information technology and cloud service providers);



- professional advisers, marketing analytics providers, auditors, insurers and agents;
- credit reporting bodies;
- payment systems operators (e.g. merchants receiving card payments);
- our existing or potential agents, business partners or partners;
- our marketing-related sponsors or promoters of any competition or promotion that we conduct via our services;
- anyone to whom our assets or businesses (or any part of them) are transferred;
- specific third parties authorised by you to receive information held by us (e.g. an authorised representative to act on your behalf); and
- other persons, including government agencies, regulatory bodies, external dispute resolution schemes, courts and law enforcement agencies, or as required, authorised or permitted by law.

7. Disclosure of personal information outside Australia

Some of your personal information may be disclosed, transferred, stored, processed or used overseas by us, related companies in the Related Entities, or by third party service providers. This may happen if:

- our offices or related companies are overseas;
- we outsource certain activities overseas;
- transactions, information, services or products have an overseas connection; or
- our computer systems including IT servers are located overseas.

You consent to the collection, use, storage, and processing of your personal information outside of Australia as set out in this Privacy Policy.

In particular, your personal information may be disclosed to third parties in South Korea, the Philippines and North America and such other countries in which those parties or their, or our, computer systems may be located from time to time, where it may be used for the purposes described in this Privacy Policy. When we disclose your personal information outside of Australia, we take reasonable steps to ensure that any overseas recipient will deal with such personal information in a way that is consistent with the Australian Privacy Principles. Where such parties are located overseas, you may have rights to enforce such parties' compliance with applicable data protection laws, but you might not have recourse against those parties under the Privacy Act in relation to how those parties treat your personal information.

8. Sensitive information

While we do not generally collect sensitive information, we may collect your sensitive information, including health information and biometrics, and otherwise use and disclose such sensitive information, for the purposes of your loan and your applications, including to assess financial hardship applications and identity and document verification. You consent to such collection, use and disclosure in accordance with this Privacy Policy. We may need to disclose such sensitive information to a CRB to assist us with your applications and your loan and to a CRB or IDV for the purposes of identity and document verification as described at paragraph 4.

9. Other uses and disclosures

We may collect, use and disclose your personal information for other purposes not listed in this Privacy Policy. If we do so, we will make it known to you at the time we collect or use your personal information.

10. Credit Reporting Policy



This part of the Privacy Policy explains how we collect, use disclose and hold credit-related information and consumer credit eligibility information about you.

Credit-related personal information includes credit information, credit reporting information or credit eligibility information. We collect such information about you from consumer credit applications made by you, credit accounts we hold and credit reports we obtain from a CRB.

Generally, we collect credit-related personal information from you directly but we also collect it from third parties who provide credit reports, such as Illion Australia Pty Ltd.

Credit-related personal information we collect and hold may include the following types of information about individuals:

Types of credit-related personal information	This includes:
<i>Identity and contact information</i>	<ul style="list-style-type: none">• identification information about you including your current and prior names and addresses, any known alias you may have, your date of birth, your current or last known employer and your driver's licence number.• certain administrative information relating to credit, such as account and customer numbers.
<i>Credit Information</i>	<ul style="list-style-type: none">• the amount of consumer credit sought in an application.• a statement that an information request has been made about the individual in relation to consumer credit.
<i>Credit eligibility and reporting information</i>	<ul style="list-style-type: none">• default information (and where a default has been remedied, payment information or new arrangement information).• court proceedings information.• personal insolvency information.• consumer credit reporting information we receive from a CRB including business credit scores and ratings.• information that we derive from the consumer credit reporting information we receive from CRBs.

We collect, use and store credit-related personal information about you to allow us to sell our products and services and to conduct our business. We use this information in the same way as we use your personal information as set out at paragraph 3 of this Privacy Policy.

Paragraph 7 and the sections below of the Privacy Policy apply in the same way to credit-related personal information as they apply to personal information as though credit-related personal information is included in references to personal information.



11. Security

We may hold your personal information in either electronic or hard copy form. We take reasonable steps to protect your personal information from misuse, interference and loss, as well as unauthorised access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your personal information. For example, physical, technical (firewalls, SSL encryption etc) and procedural methods. However, we cannot guarantee the security of your personal information.

12. Links

Our website may contain links to websites operated by third parties. Those links are provided for convenience and may not remain current or be maintained. Unless expressly stated otherwise, we are not responsible for the privacy practices of, or any content on, those linked websites, and have no control over or rights in those linked websites. The privacy policies that apply to those other websites may differ substantially from our Privacy Policy, so we encourage individuals to read them before using those websites.

13. Accessing or correcting your personal information

You can access the personal information we hold about you by contacting us using the contact details set out below. Sometimes, we may not be able to provide you with access to all of your personal information and, where this is the case, we will inform you why. We may also charge reasonable fees for this access but will let you know if this is the case.

If you think that any personal information we hold about you is inaccurate, please contact Customer Service (see details at paragraph 15) and we will take reasonable steps to ensure that it is corrected.

We may also need to verify your identity when you request access or correction to your personal information.

14. Making a complaint

If you think we have breached the Australian Privacy Principles in the Privacy Act or the *Privacy (Credit Reporting) Code 2014*, or if you wish to make a complaint about the way we have handled your personal information, you can contact Customer Service using the contact details set out at 15 below. Please include your name, email address and/or telephone number and clearly describe your complaint. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time. If you think that we have failed to resolve the complaint satisfactorily, we will provide you with information about the further steps you can take.

15. Contact Us

For further information about our Privacy Policy or practices, or to access or correct your personal information, or make a complaint, please contact us using the details set out below:

By Post: Customer Service Team
 The Privacy Officer
 Hyundai Capital Australia Pty Limited
 PO BOX 4018
 Macquarie Park NSW 2113

Phone: 1300 938 267

E-mail: feedback@au.hcs.com

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