



Privacy Policy

1. Your Rights in Relation to Privacy

AMPS EV Pty Ltd ACN 79 676 333 127 (referred to as "AMPS EV," "we," "our," or "us") understands the importance of protecting the privacy of an individual's personal information. This policy sets out how AMPS EV aims to protect the privacy of your personal information, your rights in relation to your personal information managed by AMPS EV, and the way AMPS EV collects, holds, uses, and discloses your personal information.

In handling your personal information, AMPS EV will comply with the Privacy Act 1988 (Cth) (Privacy Act) and with the 13 Australian Privacy Principles in the Privacy Act. To the extent AMPS EV handles your credit information, AMPS EV will also comply with the Credit Reporting Code. This policy may be updated from time to time.

2. What Kinds of Personal Information Does AMPS EV Collect?

Personal information is information or an opinion about an identified, or reasonably identifiable, individual. During the provision of its products and services, AMPS EV may collect your personal information.

Generally, the kinds of personal information AMPS EV collects are (noting that the following personal information may be collected about you in your capacity as an employee, director, or other representative of a corporate customer of AMPS EV, as applicable):

- Contact and identification information such as your name, address, telephone number, email address, date and place of birth, nationality, and driver's license or ID number.
- Financial information about your assets, occupation, and income, account balances, account activities, payment history, and transactions with us or third parties.
- Authentication data (e.g., signature sample), order data (e.g., payment order), or data from the fulfillment of AMPS EV's contractual obligations (e.g., sales data in payment transactions), advertising and sales data (incl. advertising scores), and documentation data (e.g., consultation minutes).
- Credit information, being credit-related personal information lawfully created and accessible within the Australian credit reporting system, including:
 - Identification information.
 - Consumer credit liability information which includes information about your credit providers and credit accounts, including the dates on which the accounts are opened and closed, their limits, and their terms and conditions (or any changes to their terms and conditions).
 - Whether you have or have not met any monthly repayment obligations.
 - Whether you have defaulted on a payment (i.e., a payment that is at least 60 days overdue and over \$150.00 in value) provided AMPS EV has notified you in accordance with the Privacy Act.
 - Whether you have paid any amount previously reported as being in default.
 - That another credit provider has sought credit-related personal information about you from a credit reporting body.
 - Information about the types of consumer or commercial credit, and the amounts of credit, you have sought from a credit provider.

- Information about court proceedings related to credit provided to you or for which you have applied.
 - Personal insolvency information and other publicly available information relating to your creditworthiness.
 - A credit provider's reasonable belief that you have committed a serious credit infringement.
 - Any other information lawfully obtainable within the Australian credit reporting system.
- Credit eligibility information, which is credit-related information about you that AMPS EV obtains from a credit reporting body such as Equifax Pty Ltd or other credit providers, together with information AMPS EV derives from such information based on its own analysis, including the source of assets and internally generated scores, ratings, and other assessments used to evaluate your creditworthiness.

In some circumstances, AMPS EV may also hold other personal information provided by you.

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3. Are you obligated to provide personal information?

As part of your business relationship with AMPS EV, you must provide the personal information required in order to enter into a business relationship and perform its associated contractual obligations, or the personal information that AMPS EV is required to collect by law. Without this information, AMPS EV will generally not be able to enter into or perform the contract with you.

In particular, according to the money laundering legislation, AMPS EV is obligated to identify you prior to entering into a business relationship with you. To verify your identity we use the credit reporting bodies listed in section 5 below by lodging a verification request which includes your personal information such as your name, date of birth, and address. In order for us to be able to fulfil this legal obligation, you must provide us with the necessary information and documents in accordance with the Anti-Money Laundering and Counter-Terrorism Act 2006 (Cth) and immediately notify us of any changes during the course of the business relationship. If you do not provide us with the necessary information and documents, we may not enter into or continue your desired business relationship.

4. Are You Obligated to Provide Personal Information?

As part of your business relationship with AMPS EV, you must provide the personal information required to enter into a business relationship and perform its associated contractual obligations, or the personal information that AMPS EV is required to collect by law. Without this information, AMPS EV will generally not be able to enter into or perform the contract with you.

In particular, according to the money laundering legislation, AMPS EV is obligated to identify you prior to entering into a business relationship with you. To verify your identity, we may use credit reporting bodies by lodging a verification request which includes your personal information such as your name, date of birth, and address. In order for us to be able to fulfill this legal obligation, you must provide us with the necessary information and documents in accordance with the Anti-Money Laundering and Counter-Terrorism Act 2006 (Cth) and immediately notify us of any changes during the course of the business relationship. If you do not provide us with the necessary information and documents, we may not enter into or continue your desired business relationship.

5. How Does AMPS EV Collect Personal Information?

Generally, AMPS EV collects your personal information directly from you, through the completion of a manual or online form, an interaction or exchange in person or by way of telephone, facsimile, email, post, through the use of the AMPS EV website or through a third party. There may be occasions when AMPS EV collects your personal information from other sources, such as from:

- A corporate entity of which you are an employee, director, or other representative, where necessary for AMPS EV to provide its products and services to the corporate entity through you.
- The completion of an application form by another person or entity that lists you as a director, guarantor, or trade reference.

- Credit providers, information services providers, or credit reporting bodies.
- Publicly maintained records or other publicly available sources of information, including social media and similar websites.
- AMPS EV's own records about you, from which AMPS EV may internally generate its own scores, assessments, or deductions, particularly in relation to your creditworthiness.
- External recruitment or background screening services providers if your information is relevant to the recruitment process.

Generally, AMPS EV will only collect your personal information from sources other than you if it is unreasonable or impracticable to collect your personal information from you.

6. Why Does AMPS EV Need Your Personal Information?

AMPS EV collects, holds, uses, and discloses your personal information where it is reasonably necessary for the purposes of:

- The provision of AMPS EV's products and services, including brokerage services for equipment financing, leasing, and other financial products.
- Relationship management with AMPS EV's clients, customers, and suppliers.
- Assessing an application for, and if successful, administering a lease arrangement, or other commercial trading/credit account, with AMPS EV.
- Accounting, billing, and other internal administrative purposes.
- Identifying and informing you of products and services that may be of interest to you from AMPS EV or selected third parties.
- Assessing your application for employment with AMPS EV or otherwise for the purpose of engaging you as a contractor or consultant.
- Any other legal requirements, including for compliance with AMPS EV's obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the Personal Property Securities Act 2009 (Cth).
- Facilitating transactions with other financiers as part of our brokerage services.

AMPS EV may also use your personal information for purposes related to the above purposes and for which you would reasonably expect AMPS EV to do so in the circumstances or where you have consented or the use is otherwise in accordance with the law.

Where personal information is used or disclosed, AMPS EV takes steps reasonable in the circumstances to ensure it is relevant to the purpose for which it is to be used or disclosed. You are under no obligation to provide your personal information to AMPS EV. However, without certain information from you, AMPS EV may not be able to provide its products and/or services to you.

7. To Whom Does AMPS EV Disclose Your Personal Information?

AMPS EV may disclose your personal information for the purpose for which AMPS EV collects it. That is, generally, AMPS EV will only disclose your personal information for a purpose set out in paragraph 4. This may include disclosing your personal information to:

- Third parties engaged to perform administrative or other business management functions.
- People or entities considering acquiring an interest in AMPS EV's enterprise or assets.
- AMPS EV's professional advisors, including its accountants and legal advisors, contractors, consultants, and related bodies corporate.
- AMPS EV's related entities.
- Insurance providers.

- Regulatory bodies if and as necessary, including but not limited to the Australian Financial Security Authority.
- Other financiers as part of our brokerage services.

AMPS EV may also disclose your personal information, including your credit information, to lenders, other credit providers, and credit reporting bodies, including Equifax Pty Ltd. In particular, AMPS EV may disclose information about you failing to meet your payment obligations or if you commit a serious credit infringement. These disclosures are made in accordance with relevant non-disclosure agreements and/or otherwise in accordance with the law. AMPS EV may also disclose your personal information with your consent or if disclosure is required or authorized by law.

8. Direct Marketing

AMPS EV may use and disclose your personal information in order to inform you of products and services that may be of interest to you. In the event you do not wish to receive such communications, you can opt-out by contacting AMPS EV via the contact details provided below or through any opt-out mechanism contained in a marketing communication to you.

AMPS EV will not use or disclose credit-related personal information for direct marketing purposes except to the extent permitted under the Privacy Act, for the purpose of credit-related assessments.

9. Security of Your Personal Information

AMPS EV takes steps reasonable in the circumstances to ensure that the personal information it holds is protected from misuse, interference, and loss and from unauthorized access, modification, or disclosure. AMPS EV holds personal information in both hard copy and electronic forms in secure databases on secure premises, accessible only by authorized staff.

Unless otherwise stated in this Privacy Policy, the usage data and personal information regarding your registration with AMPS EV is deleted as soon as it is no longer required for its intended use and the deletion does not conflict with any statutory retention obligations.

AMPS EV processes and stores other personal information as long as it is necessary for the fulfillment of our contractual and legal obligations.

10. Can You Access and Correct the Personal Information That AMPS EV Holds About You?

AMPS EV takes steps reasonable in the circumstances to ensure personal information it holds is accurate, up-to-date, complete, relevant, and not misleading. Under the Privacy Act, you have a right to access and seek correction of your personal information that is collected and held by AMPS EV.

If at any time you would like to access or correct the personal information that AMPS EV holds about you, or you would like more information on AMPS EV's approach to privacy, please contact AMPS EV's Privacy Compliance Officer. AMPS EV will grant access to the extent required or authorized by the Privacy Act or other law and take steps reasonable in the circumstances to correct personal information where necessary and appropriate.

If you are dissatisfied with AMPS EV's response, you may make a complaint to the Office of the Australian Information Commissioner.

11. How to Contact Us

For further information or inquiries regarding your personal information, or if you would like to opt-out of receiving any promotional or marketing communications, please contact AMPS EV's Privacy Compliance Officer at contracts@ampsev.com.au.

12. Privacy Complaints

Please direct all privacy complaints to AMPS EV's Privacy Compliance Officer. At all times, privacy complaints:

- will be treated seriously.

- will be dealt with promptly.
- will be dealt with in a confidential manner.
- will not affect your existing obligations or affect the commercial arrangements between you and AMPS EV.

If your complaint relates to credit-related personal information and/or AMPS EV's failure to comply with its obligations regarding credit-related personal information under the Privacy Act and/or the Credit Reporting Code, AMPS EV will acknowledge your complaint and endeavor to resolve it in a timely manner.

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