

# Privacy Policy

## A. POLICIES

### A1. How We Handle Your Personal Information

#### 1. YOUR PRIVACY IS IMPORTANT TO US

We recognise the importance of protecting your information and being clear about what we will do with it is a vital part of our relationship with you.

Yarra Park City Pty Ltd (“YPC”) is a part of OSK Holdings Berhad and its group of companies (“OSK Group”). YPC is bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles (“APPs”). We have developed this policy to reflect our obligations under those laws. Please note that during the course of our relationship with you, we may also tell you more about how we handle your information. This could be when you complete an application, or receive terms. You should consider this information carefully and visit our website regularly as we update this policy from time to time.

#### 2. WHAT IS PERSONAL INFORMATION

Personal Information refers to any information or opinion (including any sensitive personal information), whether true or otherwise, about an identifiable person.

#### 3. WHAT KINDS OF INFORMATION WE COLLECT

##### PERSONAL INFORMATION COLLECTED

The kinds of Personal Information we may collect include, but are not limited to the following:

- name, date of birth, nationality, identity card number, passport number, driver's license and other identification number(s);
- telephone number(s), home address, email address(es) and any other information relating to the you which have been provided to us;
- employment history, education background, and income levels;
- payment-related information, such as bank account number(s), credit card information and credit history;
- information about use of our websites and services, including IP addresses, browser cookies, membership details; and
- any other identification such as photos, letters and emails between you and us.

#### 4. HOW WE COLLECT YOUR INFORMATION

##### INFORMATION WE COLLECT FROM YOU

We collect Personal Information when you approach us and request any of our products or services. For example, your personal information may be collected in the following circumstances (including but not limited to):

- when an application form or other forms relating to any of our products or services is submitted;
- when you interact with our employees or appointed agents, either via telephone calls, letters, face-to-face meetings or emails;
- when you use any of our services or establish any account (through, for example, our websites or applications);
- when you respond to our promotions, initiatives, surveys, contests or to any request for additional Personal Information;
- when you request to be included in our email or other mailing list;
- when you are contacted by, and respond to, our marketing representatives and customer service officers;
- when other businesses or third parties refer you to us; and
- when we seek additional information from third parties about you in connection with the products or services that you have applied for or have.

##### INFORMATION WE COLLECT FROM OTHERS

We also collect information about you from others, such as service providers, agents, advisers, brokers, family members or friends. We may also collect information about you that is publicly available, for example from public registers or social media, or made available by third parties who are permitted to provide your data.

#### 5. HOW WE HOLD YOUR INFORMATION

YPC will safeguard the confidentiality of your Personal Information obtained through any channels, including walk-in, via telephone or mail, over the internet/electronic media or any other forms of information. We hold your information physically and electronically.

When we hold your information in physical storage, the Personal Information is stored in a locked or secured area with access controls. Access to your Personal Information is restricted to authorised individual(s) only and such access will be revoked when it is no longer required.

When we hold your information in electronic storage, it will only be accessed on devices that are securely protected with appropriate access restrictions and be held in compliance with our internal policies.

All information that we hold will be stored for the purpose for which it was collected for the period of time required unless you provide us with consent to hold and store your data for other purposes, or where our internal purpose or compliance with law requires storage for a longer period.

#### 6. HOW WE USE YOUR INFORMATION

##### PERSONAL INFORMATION

The purposes for which we may use or process the Personal Information we have collected include, but are not limited to, the following:

- for customer relationship management needs;
- for present or future delivery of various communication tools for our services or products, inclusive of marketing related services or products to you;
- to enable us to send you information by way of email, text messages, fax and other means or social media communication means about our products and services offered by us or third parties. In view of this, we will maintain control and safety over your Personal Information at our best efforts;
- to perform related marketing and customer profiling activities in connection with services and related products offered by the OSK Group;
- for internal record keeping; and
- to communicate with you in relation to any transaction, agreement and/or service.

#### 7. OUR DISCLOSURE OF YOUR PERSONAL INFORMATION

We may disclose Personal Information to OSK Group and external service providers.

We may disclose your Personal Information to comply with our legal and regulatory requirements, for internal reporting purposes within YPC or with external parties that have contractual relationships with YPC or for purposes for which the Personal Information is processed.

##### IF YOU ARE UNDER 16

If you are under 16 or have special needs, we may share your information with your parent or legal guardian or any person appointed to manage your affairs.

##### JOINT PURCHASER(S) OR GUARANTOR

We may share account or product information with any person with or for whom you are, or apply to be, a purchaser or guarantor.

#### 8. THE PURPOSES OF OUR DISCLOSURE OF YOUR INFORMATION

We exchange your information with other members within the OSK Group and external service providers who receive personal information on a confidential basis, who may use it for any of the reasons mentioned in section 6.

We may also exchange your information with third parties where this is permitted by law or where required for any of the reasons mentioned in section 6.

##### THIRD PARTIES INCLUDE:

- service providers, for example mortgage insurers trade insurers;
- those to whom we outsource certain functions, for example, direct marketing, statement production, debt recovery, legal services, and information technology support;
- brokers, agents and advisers and persons acting on your behalf, for example guardians and persons holding power of attorney;
- guarantors;
- persons involved in arrangements that provide funding to us, including persons who may acquire rights to our assets (for example loans), investors, advisers, trustees and rating agencies;
- banks or other financial institutions
- auditors, insurers and re-insurers;
- employers or former employers;
- government and law enforcement agencies or regulators; and
- entities established to help identify illegal activities and prevent fraud.

#### 9. SENDING INFORMATION OVERSEAS

##### SENDING INFORMATION OVERSEAS

##### DISCLOSURE OF YOUR INFORMATION

Subject to Section 7 of this Policy, we may disclose your Personal Information to recipients in Malaysia and Singapore.

We will take reasonable steps to ensure that third parties located overseas do not breach the Australian Privacy Principles in relation to your Personal Information.

#### 10. ACCESSING, UPDATING AND CORRECTING YOUR INFORMATION

If you wish to access or correct your Personal Information or credit-related personal information please provide us with a written request confirming your requested changes and the reasons as to why such changes are requested.

YPC will make sure that all requests for updating or withdrawal of consent for Personal Information are verified, approved and if approved, are effected within 30 calendar days from the date of receipt of your request. When we have updated the requested information, we will provide you with confirmation that the update has been completed.

#### 11. MAKING A PRIVACY COMPLAINT

##### WE'RE HERE TO HELP

Sometimes things don't go to plan. If you have a complaint about privacy then we'd like you to tell us so we can do everything we can to put matters right. YPC is committed to resolving privacy concerns and complaints as quickly as possible, and has procedures in place to help resolve any complaints efficiently. If you would like to raise a complaint about mishandling of your Personal Information, including your credit information under the Privacy Act 1988 or the Privacy (Credit Reporting) Code 2014, please contact us on the contact details below.

##### HOW DO I MAKE A COMPLAINT?

We'll review your situation and try to resolve it as soon as possible.

##### INTERNAL PROCEDURE

You can contact us to make a complaint about Privacy by:

- calling +61 3 9686 5566
- emailing to [privacy@oskp.com.au](mailto:privacy@oskp.com.au)
- writing to:

##### SALES & MARKETING DEPARTMENT

OSK Property (Yarra Park City Pty Ltd)  
2nd Floor, 99 Queensbridge St  
Melbourne, VIC 3006, Australia

##### HOW DO WE HANDLE A COMPLAINT?

When we receive a complaint, we:

- acknowledge the complaint and make sure we understand the issue;
  - provide our name, a reference number and contact details of the officer who investigates the complaint;
  - try to fix the problem and report on progress; and
  - keep a record of the complaint.
- We try to resolve most complaints in a few days and keep you updated. We'll notify you of our decision in relation to the complaint within 30 calendar days or such longer period as you agree. If we're unable to resolve your complaint within 30 calendar days or the agreed longer period, we'll let you know the reason for the delay, the expected timeframe to resolve the complaint and seek your agreement to extend the period.

##### EXTERNAL REVIEW

If you are not satisfied with how your concern or complaint is resolved, you can refer your complaint to the Privacy Commissioner by:

- website: [www.oaic.gov.au](http://www.oaic.gov.au)
- emailing to [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)
- calling 1300 363 992
- writing to:

##### OFFICE OF THE AUSTRALIAN INFORMATION COMMISSIONER

GPO Box 5218  
Sydney NSW 2001

#### 12. HOW TO CONTACT US TO FIND OUT MORE

If you wish to obtain further copies of this Privacy Policy, please contact us or download the policy from YPC's website.

If you have any further questions about our Privacy Policy or wish to request a copy of our Privacy Policy in another form, please contact us by:

- calling +61 3 9686 5566
- emailing to [privacy@oskp.com.au](mailto:privacy@oskp.com.au)
- writing to:

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Melbourne, VIC 3006, Australia