

**PRIVACY POLICY, TERMS, CONDITIONS, DISCLAIMER FOR WEBSITE &
Garage Door Finance PTY LTD**

www.garagedoorfinance.com.au

Effective Date: 31/03/2021

This privacy policy (hereinafter "Privacy Policy") deals with the protection of Your privacy while You use Our website which is hereinafter referred to as "the Product" and which is located at: www.garagedoorfinance.com.au

The Product is owned and operated by: Changan Australia PTY LTD (ACN 625 759 444) Trading as "Garage Door Finance" (PTY LTD).

We are committed to the protection of Your privacy while You use the Product.

This Privacy Policy only applies to the Product. The Product may contain links to other websites or applications, but if that is the case, the Privacy Policy does not apply to any of those linked websites or applications.

We gather certain information from users of the Product, so this Privacy Policy explains what information we collect, how we use it, and your rights in relation to it.

By continuing to use the Product You acknowledge that You have had the chance to review and consider this Privacy Policy, and You acknowledge that You agree to it. This means that You also consent to the use of Your information and the method of disclosure as described in this Privacy Policy. If You do not understand the Privacy Policy or do not agree to it then please do not use the Product.

1. DEFINITIONS

"Company IP" includes, but is not limited to, the contents, layout, design, colours, appearance, graphics and imagery of the Website, Content and Materials as well as all copyrights, trademarks, trade secrets, patents and other intellectual property contained in the Product, Content and Materials.

"Content" means any content, writing, images, audiovisual content or other information published on the Product.

"Effective Date" means the date that this Privacy Policy comes into force.

"Goods" means any or all goods provided by or on the Product.

"Items" means any and all of the Product, Goods, Services, Content and Materials collectively.

"Materials" means any materials, information or documentation that We may provide to You in connection with Your use of the Goods or Services or Product including

documentation, data, information developed by Us or owned by Us, and other materials which may assist in Your use of the Goods or Services or Product.

"Parties" means both You (the user of the Product) and Us (the owner of the Product) collectively.

"Financier" refers to the company or entity which is financing the funds/money for the purchase.

"Personal Information" means information that we obtain from You in connection with Your use of the Product.

"Privacy Policy" means this privacy policy.

"Product" means the website including all pages, all sub pages, all blogs, all forums, all other connected pages and all other connected internet content whatsoever, the home page or main page of which is located at: www.garagedoorfinance.com.au

"Services" means any or all services provided by or on the Product.

"Third Party Links" means links or references to websites or companies other than the Website, to content other than the Content or to materials other than the Materials, none of which are controlled by Us.

"Third Party Service Provider" means a third party, separate from Us or Our company but which provides services that assist Us in serving You. This may include but is not restricted to web hosting, IT services, security services, payment processing, deliveries, customer service, order fulfilment or other services or companies.

"Us", "We", "Our", "the Company" or "the Owner" refers to Changan Australia PTY LTD trading as Garage Door Finance.

"Us", "We", "Our", "the Company" or "the Owner" also includes any employees, affiliates, agents or other representatives of Changan Australia PTY LTD

"You" or "Your" refers to the user of the Website.

"Your Content" means any Content posted to or added to the Website, Content or Materials by You or by somebody authorised by You or doing so on Your behalf.

2. INTERPRETATION

a. In this Privacy Policy, unless the context otherwise requires, the following rules of interpretation shall apply:

I. Words referring to one gender include every other gender.

II. Words referring to a singular number include the plural, and words referring to a plural include the singular.

III. Words referring to a person or persons include companies, firms, corporations, organisations and vice versa.

IV. Headings and titles are included in this Privacy Policy for convenience only and shall not affect the interpretation of this Privacy Policy.

V. Each Party must, at its own expense, take all reasonable steps and do all that is reasonably necessary to give full effect to this Privacy Policy and the events contemplated by it.

VI. Any obligation on a Party not to do something includes an obligation not to allow that thing to be done.

3. FINANCIAL THIRD PARTIES

If we believe you “qualify” for finance and wish to proceed with a garage door product or service purchase, you may be offered an option to use our recommended financier Brighte Capital Pty Ltd (ABN 74 609 165 906) or other financier pending the circumstance or requirements or wishes of the customer. Our financier is a third-party company and separate entity of which Changan Australia PTY LTD / “Garage Door Finance” is only a registered vendor to use its credit services and financial products. The financier(s) have its own terms and conditions which are separate to any terms or conditions Changan Australia PTY LTD may place over the purchase conditions of its products. Within the financier’s finance/credit application, you may be asked to provide additional information. You may need to provide credit card and debit card information, current debts, assets/liabilities, billing information, marital status, occupation, age and postal addresses plus any other information the financier needs to assess and approve a finance application to make a purchase through Changan Australia PTY LTD / “Garage Door Finance”. The repayments of the purchase are paid to Brighte Capital Pty Ltd or its chosen subsidiaries or the financier chosen at the time and NOT to Changan Australia PTY LTD / “Garage Door Finance”.

3.1 INSTALLER THIRD PARTIES & CONTRACTORS

“Garage Door Finance” will/may use independent contractors or other garage door companies to facilitate the services and installation of the products purchased by its customers. These companies are, but not limited to: Dynasty Garage Doors and ASAP Garage Doors.

4. TYPE OF INFORMATION AND HOW IT IS COLLECTED

a. When You use the Product, We may collect information from You through automatic tracking systems (such as information about your browsing preferences).

b. In addition, We may collect information that You volunteer to Us (such as information that You provide during a sign up process or at other times while using the Product).

c. In order to access all of the features of the Product, You are required to register as a user. During the registration process, We collect some of Your Personal Information, in the following manner:

I. We will not collect information that identifies You personally, except when You specifically volunteer that information to Us.

II. The information that We will collect from You at registration includes:

Name, Phone, Email, weekly income, current loans

III. By undergoing the registration process You consent to Us collecting Your Personal Information, including the Personal Information described in this clause. You also consent to Us collecting any other Personal Information as well as storing, using or disclosing Your Personal Information in accordance with this Privacy Policy.

d. In order to access some specific features of the Product, You are required to provide some Personal Information. During this process, We collect some of Your Personal Information, in the following manner:

I. We will not collect information that identifies You personally, except when You specifically volunteer that information to Us when using specific Product features. These specific Product features might include, but are not limited to:

A. making purchases

II. In addition to any Personal Information that You are required to provide in order to access these additional Product features, in some cases You may be required to provide more specific information. For example, in order to make purchases, you may need to provide credit card and debit card information, current debts, Assets/liabilities, billing information, and postal addresses, marital status, occupation, age, either through the website, email or phone. (refer "third parties")

e. In addition to collecting the Personal Information as already described, we collect the Information to make an accurate assessment of your finance potential to qualify for finance. Qualifying for finance is not an approval but a qualification to see if there is a possibility of obtaining actual finance through our "third party" financier.

5. COOKIES

a. Cookies are small files stored on Your computer or mobile device which collect information about Your browsing behaviour. We do not use cookies in connection with the Product.

6. HOW YOUR INFORMATION IS STORED

a. Please note that no systems involving the transmission of information via the internet, or the electronic storage of data, are completely secure. However, we take the protection and storage of Your Personal Information very seriously. We take all reasonable steps to protect Your Personal Information.

b. We use appropriate physical, digital, managerial and security systems to store Your Personal Information and to protect it against unauthorised access, destruction or disclosure.

7. THIRD PARTIES

a-1. We may provide some of Your Personal Information from time to time to Third Party Service Providers so that they can help us to serve You via the Product. In particular, We may use Third Party Service Providers to assist with information storage (such as cloud storage).

b. We may provide some of Your Personal Information to Third Party Service Providers for the purpose of analysing data or tracking usage. For example, We may use these services to find out where page requests come from, dates and times of page requests, details of any website that referred You to the Product and other details about Your usage of the Product. This information enables Us to understand patterns of usage of the Product, and to improve the Product.

c. We may use Third Party Service Providers to host the Product. If this occurs, that Third Party Service Provider is likely to have access to some of Your Personal Information.

d. We may use Third Party Service Providers to fulfil orders in relation to the Product.

e. We may use Third Party Service Providers for the following services in relation to the Product:

Lending institutions and associated garage door businesses

f. However, We only share Your Personal Information with a Third Party Service Provider if that provider agrees to Our privacy standards as set out in this Privacy Policy.

g. Your Personal Information will not be sold or otherwise transferred to other third parties without Your approval.

h. Notwithstanding the other provisions of this Privacy Policy, We may provide Your Personal Information to a third party or to third parties in order to protect the rights, property or safety, of Us, Our customers or third parties, or as otherwise required by law.

i. We will not knowingly share Your Personal Information with any third parties other than in accordance with this Privacy Policy.

j. If Your Personal Information might be provided to a third party in a manner which is other than as explained in this Privacy Policy, You will be notified. You will also have the opportunity to request Us not to share that information.

8. RELATED ENTITIES

a. We may share Your Personal Information, including Personal Information that identifies You personally, with any of Our parent companies, subsidiary companies, affiliates or other trusted related entities.

b. However, We only share Your Personal Information with a trusted related entity if that entity agrees to Our privacy standards as set out in this Privacy Policy.

9. COMBINING INFORMATION

a. We do not combine, link or aggregate any of Your Personal Information with other Personal Information of Yours which We are holding.

10. HOW YOUR INFORMATION IS USED

a. We use Your Personal Information to help us improve your experience with Our Product. We may use Your Personal Information for purposes including but not limited to:

I. order fulfilment.

II. marketing and advertising to You including both direct and indirect marketing and advertising and including marketing and advertising about products that may interest You based on Your personal preferences or demographics.

III. low income and or financially constrained.

11. MERGER, RESTRUCTURE OR SALE OF OUR BUSINESS

a. Part or all of Our business may be merged, restructured or sold including but not limited to through an ordinary sale of business or of stock, a corporate

reorganisation, a change in control, bankruptcy or insolvency proceedings.

b. In the event that such a merger, restructure or sale occurs as described in the preceding sub-clause hereof, We may transfer Your Personal Information, including personally identifiable information, as part of that merger, restructure or sale.

12. ACCESSING, UPDATING AND CORRECTING YOUR PERSONAL INFORMATION

a. You have the right to request access to any of Your Personal Information which We are holding.

b. You have the right to request that any of Your Personal Information which We are holding be updated or corrected.

c. In order to request access, an update or a correction to Your Personal Information, you may contact us using the details at the end of this Privacy Policy.

13. DISCLAIMER REGARDING SECURITY

By continuing to use the Product, You agree to the terms of this Privacy Policy. You acknowledge, agree and accept that no transmission of information or data via the internet is completely secure. You acknowledge, agree and accept that We do not guarantee or warrant the security of any information that You provide to Us, and that You transmit such information at Your own risk.

14. CHANGES TO THIS POLICY

a. We may make changes to this Privacy Policy at any time in Our sole discretion.

b. If We make changes to this Privacy Policy, unless We obtain Your express consent to those changes, then such changes will only apply to any information that We obtain from You after the date that the changes take effect.

c. If We make changes to this Privacy Policy, Your continued use of the Product after the date that the changes take effect confirms that You acknowledge, accept and agree to those changes.

14. COMPLAINTS

a. We take customer satisfaction very seriously. If You have a complaint in relation to Our handling of Your Personal Information, We will endeavour to handle it promptly and fairly. For Your information, an overview of Our complaints handling procedure is as follows:

I. Any complaints are forwarded to Our complaints officer for review. We aim to review all complaints within 7 days of receiving them (although this cannot be guaranteed). If necessary, the complaints officer may then refer the complaint to another section within Our organisation for consideration. If further information is required, We may contact You to request that information. If We accept fault in relation to the complaint, then We will propose a resolution (which may or may not be the same as any resolution proposed by You). If We do not accept fault, then We will contact You to advise You of this. We aim to complete this entire process within 21 days, provided that We are provided complete information in the first place (although this cannot be guaranteed). However, if You do not provide complete information then this is likely to delay the handling of Your complaint.

II. All complaints should be provided in writing either by email or regular mail, using the contact details at the end of this privacy policy. Describe the nature of your complaint including any relevant dates, people involved, any consequences that have occurred, and what you believe should be done to rectify the issue. We will endeavour to respond within 21 days, although we cannot guarantee this.

III. If You are not satisfied with Our response to Your complaint, You may refer your complaint to the relevant external dispute resolution organisation in Your area.

16. CONTACT US

You can contact Us about this Privacy Policy using the following details:
hello@garagedoorfinance.com.au or (08) 6158 9968