Privacy Statement And Consent

This Privacy Statement and Consent sets out how the Grays Group ('we', 'us', 'our') collects your personal information for the purposes set out in this Privacy Statement and Consent. The Grays Group includes Grays.com Pty Ltd ACN 634 636 310, Grays Co 2 Pty Ltd ACN 634 636 490, Grays Co 3 Pty Ltd ACN 634 638 421, Grays Co 4 Pty Ltd ACN 634 640 225, Car Buyers Australia Pty Limited ACN 159 545 758 (trading as GraysPays), Grays eCommerce Group Limited ACN 125 736 914, GEG No. 1 Pty Ltd ACN 113 930 608, GEG Capital Pty Limited ACN 169 008 191, GEG International Pty Ltd ACN 096 509 134, Grays (Aust) Holdings Pty Limited ACN 114 615 780, Grays (NSW) Pty Limited ACN 003 688 284, GraysOnline S.A. Pty Limited ACN 119 696 070, GraysFinance Pty Ltd ACN 622 573 737, Grays (VIC) Pty Limited ACN 085 287 289, GLC Fine Wines & Liquor Pty Limited ACN 082 470 782, Gray Eisdell Timms (WA) Pty Ltd ACN 056 957 852, Gray Eisdell Timms (QLD) Pty Ltd ACN 060 942 323, C M Pty Ltd ACN 060 526 516 trading as GEM Trust, Grays Real Estate Australia Pty Ltd ACN 643 206 268 (trading as Grays Real-Estate Australia), Millard Group Pty Ltd ACN 154 639 871, Austwide Mortgagee Services Pty Ltd ACN 143 790 630 in its own capacity and as trustee for The Austwide Mortgagee Unit Trust ABN 74 178 122 694 (trading as Tagma Property Consultants) and Grays Auctions Limited (New Zealand Company Number 1215446).

Personal information is information or an opinion about an identified, or reasonably identifiable, individual. This may include your name, gender, date of birth, contact details (including your email address and delivery address), billing information (including your credit card details and expiry date), your purchasing preferences and history, and any information contained in correspondence between us.

Providing information about another person

When you give us personal information about another person you represent that you are authorised to do so and agree to inform the person that we have collected their information as part of this application and of the contents of this Privacy Statement and Consent.

Purposes for collecting personal information

We collect your personal information in order to provide you with our online sales and auction services, car buying services and property management services. We will generally collect your personal information directly from you, however to assess whether we can provide you with our services we may collect your information from third parties and/or publicly available information sources.

We may also collect your personal information for the following purposes:

- to confirm your identity;
- to register you to use our online resources, including for an account on our website and administer our business
 activities and your access to our services;
- to process an application for a product or service, or a purchase request (including to execute your instructions and process your online bids and purchases);
- provide you with services during the usual course of our business activities;

- to manage and improve our products and services and to manage other relationships and arrangements with you,
 including, but not limited to, about the status of an online auction, a purchase or a delivery, being the winning bidder or winning offeror or pre and post purchase support and handling enquiries and any complaints;
- to process receipts, invoices and payments and service your account, including determining liability for payment and undertaking accounting, billing and other administrative tasks;
- to comply with legislative or regulatory requirements;
- to conduct business with you (if you are a supplier or vendor);
- to assess any application, you make for a job with us;
- for any internal processes including product development and service improvement, strategic planning and pricing;
 and
- (unless you tell us not to) to contact you to discuss other products or services that may be of interest to you.

If you do not provide us with your personal information, we may be unable to provide you with our products and/or services.

Persons with whom personal information is exchanged

We may disclose your personal information to:

- Our employees and related entities in Australia, New Zealand and overseas;
- our warehouse, supply partners, other service providers (including delivery service providers such as couriers and administrative services providers, such as mailing houses, printers and call centre operators) and subcontractors;
- legal, settlement, valuation and recruitment service providers;
- data processing and market research service providers;
- marketing and advertising agencies (including, but not limited to, <u>Publift</u>) and providers of online advertising technologies (including, but not limited to, Google. The Google Privacy Policy can be <u>found at this link</u>);
- fraud protection service providers (note that: we are using the services of our trusted service provider, Forter Ltd, in order to help us prevent online frauds. Our service provider may use and process your personal information in accordance with applicable privacy and data protection laws. You can read about the ways by which our service provider may use and process your personal information by clicking Forter;
- our security service providers (who provide services including retail security, loss prevention and mobile patrols);
- regulatory bodies, law enforcement authorities and toll operators in New Zealand, Australia and overseas;
- any person who is considering whether to acquire or who has acquired any part of our business, or the rights or obligations under our contract with you;
- financial, legal and other advisors;
- any person we consider necessary to execute your instructions, including other participants in financial and payment systems, such as banks, credit providers, clearing entities, payment platforms (including but not limited to, <u>PayPal</u> and <u>Braintree</u>) and credit card associations;
- account information aggregation service providers (including Yodlee), to assist in the transfer of your account data to
- insurers, reinsurers, loss adjusters, assessors, underwriters and manufacturer's warranty providers;
- brokers and other distributors;

- real-estate agents, buyers agents and agencies;
- your guarantors and security providers;
- debt collectors and investigators;
- persons, companies and entities for which Grays acts as a referrer or introducer (including, among others, <u>Eric</u>
 <u>Insurance Limited ABN 18 009 129 793</u> trading as <u>Eric</u>, <u>365 Assistance Pty Ltd ABN 59 160 076 200 trading as 365</u>
 <u>Roadside Assistance and HMW Australia Pty Ltd ACN 637 535 436 trading as Heavy Machinery Warranty</u>);
- credit providers, finance brokers and referrers (including, among others, <u>Yellowgate Group</u>, Freedom Leisure
 Finance Pty Ltd ABN 79 115 087 771 trading as Freedom Money and Lend Capital Pty Ltd ABN 12 612 877 442);
- other businesses involved in our dealings, including our business partners and joint venturers and third parties that refer you to us.

We may disclose your personal information to overseas recipients so we can provide you with our services and products and for administrative, data storage or other business management purposes. Overseas recipients may include our 'drop ship' vendors who deliver products direct to you rather than via our usual delivery and courier service providers. It is not practicable to list all of the countries to which your information may be transmitted from time to time, but your personal information may be transmitted between Australia, New Zealand, United Kingdom, Israel, the United States, Philippines, Japan, Singapore and Hong Kong.

Your rights You have the right to request access and corrections to your personal information that we hold. You also have a right to make a complaint about the way in which we manage your personal information and how you may complain about a beach of the Australian Privacy Principles. Our Privacy Policy sets out how to make a request or complaint, and how such requests or complaints are handled.

Our Privacy Policy can be found at www.grays.com/content.aspx?block=Privacy Policy

To gain access to, seek correction of, or to complain about the handling of the personal information that we hold about you contact our Privacy Officer at: Grays.com Pty Ltd, Locked Bag 1004, Moorebank 1875, Australia or by email to compliance@grays.com.au or by telephone +61 2 7908 1700.

You have a right to request our Privacy Policy in hard copy.