



Privacy Policy

MotorCycle Holdings Limited (ACN 150 386 995)

Effective: 22 December 2025

Privacy Policy

1 Introduction

Motorcycle Holdings Limited ACN 150 386 995 and its subsidiaries (referred to as **"MotorCycle Holdings"**, **"we"**, **"us"** and **"our"**) are committed to complying with the Privacy Act 1988 (Cth), the Australian Privacy Principles and the Privacy (Credit Reporting) Code (**"Privacy Laws"**) as well as the Privacy Act 2020 (NZ) and the New Zealand Privacy Principles (**"New Zealand Privacy Laws"**).

This policy describes how MotorCycle Holdings collects, holds, uses and discloses personal information (including sensitive information and credit-related information) covered by the Privacy Laws and the New Zealand Privacy Laws.

If an individual (**"you"** and **"your"**) deals with us, or provides personal information to us, then you consent to us collecting, holding, using and disclosing that information in accordance with this policy.

MotorCycle Holdings may update this policy from time to time. All personal information held by MotorCycle Holdings is governed by the current policy available at: <https://www.mcholdings.com.au/privacy/>.

On request, we will provide a hardcopy of this policy to you – refer to section 11, "How to contact us".

2 Personal information we collect and hold

The kinds of personal information we collect and hold about you depends on the nature of your dealings with us and the circumstances of collection.

The typical individuals we may collect and hold personal information about include customers, prospective customers, persons who access our websites and social media, credit applicants (whether provided by MotorCycle Holdings or a third party), guarantors, contractors, suppliers, service providers, employees and prospective employees.

The types of information we may collect, hold, use and disclose are:

- Contact and identification information: e.g. name, address, date of birth, driver licence details, telephone numbers, email address, photos, images, information available on or from social media.
- Finance and insurance information: e.g. payment details, assets and liabilities, information to support a credit application, previous insurance.
- Employment information: e.g. employment details, proof of work eligibility, any information provided in an employment application.
- Customer history information: e.g. purchase and service history; vehicle ownership details; warranty history.
- Information of interactions you have with us, whether in person, by telephone or electronically such as when you use any of our websites or interact with digital marketing, including IP or MAC address; location of your IP address; when and how long you visit for; where you were linked from; and what you do while on our websites.

We may collect sensitive information about you if you apply for employment with us.

You are not required to provide personal information to us, but if you do not, then we may not be able to conduct business with you or provide you with products or services.

3 How we collect and hold your personal information

We may collect your personal information from:

- you directly, including if you enquire about our products and services, enter into a contract with us, attend an event, communicate with us including through our websites, apply for credit with or through us, you agree to guarantee credit obtained from or through us, or are employed with us or you apply for employment with us;
- third parties, including credit reporting bodies; financiers; insurance companies; someone authorised by you (such as accountants, solicitors, associates, family members, referees and current employers); a manufacturer or distributor of a product or service we sell or support; and service providers (such as brokers, solicitors, credit agencies, and employment or reference check providers); and
- digitally, such as while you use our websites or interact with our digital marketing including the use of cookies, 'tracking pixels' and 'tags'.

Our websites may use 'cookies' to collect your information. Cookies are pieces of information a website sends to an individual's device while they are viewing a website. If you do not wish to have website cookies placed on your computer your browser can be set to reject cookies. Turning off cookies may affect your user experience or features on our websites.

We may collect your personal information in person, by telephone (including call recordings or transcripts) or electronically such as by email, our websites, social media or cameras.

We hold your information in computer systems (operated by us or external service providers), recordings, and in hardcopy.

When holding your personal information we use reasonable steps to protect your personal information which may include: controls around access to our premises and systems; requiring our employees to comply with this policy; requiring third party service providers to keep the information we provide to them confidential; and limiting access to sensitive information.

4 Purposes for which we collect, hold, use and disclose your personal information

We collect and hold your personal information to enable us to carry on our businesses or provide products and services to you.

We may use or disclose your personal information for the purpose for which it is collected e.g. to provide you with products or services, to respond to your enquiries, to assist with a credit application, to provide you with customer service or technical support, to consider your employment application, or to comply with a law or regulation. We may also use and disclose your personal information for a related purposes where you have consented or where you would reasonably expected us to use or disclose that information e.g. to administer a warranty or other service to which you are entitled; to notify you about changes to our services; or in the ordinary operation and administration of our businesses.

The purposes for which we may collect, hold, use or disclose your personal information include:

- you contact us or make an enquiry with us;
- you are a customer or prospective customer of one of our businesses or websites;

- you supply a product or service to us or we have a business relationship with you;
- you apply for employment with us or we are considering you as a contractor;
- you apply for credit with, or through, us or you are the guarantor of an applicant;
- you apply for insurance;
- to arrange or manage a warranty or other OEM process for you;
- to register or transfer ownership of a vehicle;
- in connection with a purpose you have provided personal information to us for, we must contact you or disclose your information to a manufacturer, financier, insurer, agency, a contractor or third party service provider in Australia;
- in connection with a purpose you have provided personal information to us for, we must disclose your information to a manufacturer or third party service provider overseas;
- to improve our digital experiences including website functionality;
- in relation to product recalls or other safety related matters;
- to market to you about goods and services;
- to debt collect, enforce other obligations you owe us, or exercise legal rights we have;
- in relation to any potential or actual sale or other transfer of an entity or business asset;
- to maintain a share registry or conduct analysis of or transactions involving shareholders; and
- if we are permitted or required to by a Court or by law.

We may disclose your personal information to:

- companies within the MotorCycle Holdings group;
- vehicle and part manufacturers;
- financiers, insurers, or their nominated representatives;
- freight companies;
- debt collectors;
- professional service providers we use, e.g. brokers, auditors or lawyers;
- referees or guarantors;
- contractors of our business e.g. software companies, website designers, marketers, etc; and
- a shareholder registry.

We will only disclose your personal information to third parties without your express consent in the circumstances set out in this policy or as otherwise notified to you at the time of collection.

If we collect sensitive information about you, we will only use that information for the purpose for which it was provided, a directly related purpose, or where required by law.

5 How long will we hold your Personal Information

Where we no longer need your personal information for any purpose for which the information may be used or disclosed, we will take reasonable steps to destroy or de-identify your personal information.

6 Credit Information

We may collect, hold, use and disclose credit-related information from or about you, if you:

- seek, apply for or obtain credit from us or a third party to purchase goods or service; or
- agree to provide a guarantee in relation to such credit.

The kinds of credit-related information about you that we may collect, hold, use and disclose are:

- identification information;
- financial information;
- credit eligibility, credit assessment, credit worthiness or other credit report information;
- consumer credit liability information;
- repayment history, financial hardship and default information;
- whether a credit provider has made an information request about you;
- the type of credit, and the amount of credit, you've previously sought;
- payment information;
- new arrangement information;
- court proceeding and personal insolvency information; and
- if a serious credit infringement has been committed.

The purposes for which we collect, hold, use and disclose credit-related information include:

- preparing and making a credit application;
- making an inquiry with a credit reporting body;
- determining whether to proceed with a sale of goods or services;
- considering a request to vary credit arrangements;
- collecting a debt or other dealings in relation to a debt you owe;
- assessing the risk of default;
- dealing with any correspondence from you including a complaint; and
- determining if there has been a breach of the law.

We may disclose your credit-related information to third party credit providers if you provide consent, make a credit application with the third party, or we are otherwise lawfully able to disclose the information.

We may collect credit-related information about you directly or from third parties (such as from your current creditors or credit reporting bodies).

To obtain credit-related information about you from a credit reporting body we may disclose your credit information to the credit reporting body. The credit reporting bodies we use and may disclose your credit information to are:

Equifax (Aus): PO Box 964, North Sydney NSW 2059
<https://www.equifax.com.au/contact>

Equifax (NZ): Private Bag 92156, Victoria Street, Auckland.
<https://www.equifax.co.nz/>

Information disclosed to a credit reporting body may be included in reports to other credit providers to assist them in determining your creditworthiness. If you fail to meet a repayment obligation in relation to consumer credit, or commit a serious credit infringement, we may be entitled to disclose that to a credit reporting body.

We are unlikely to disclose credit information to entities that do not have a link to Australia.

7 We use your personal information for marketing

We may use your personal information to offer you products and services we believe may interest you, but we will not do so if you tell us not to. These products and services may be offered by us or our business partners or service providers.

Where you receive electronic marketing communications from us, you may opt out of receiving further marketing communications by following the opt-out instructions provided in the communication.

8 Disclosure of your personal information overseas

Depending on the circumstances of collection, your personal information may be disclosed outside of Australia to an entity in a foreign country, including entities in which MotorCycle Holdings has an ownership interest. Foreign laws may not provide the same level of protection for personal information as in Australia.

Due to the nature of our business and the number of international business partners we have it is not practicable to list all the countries in which overseas recipients of your information are located, but they may include: Austria, China, England, Germany, India, Italy, Japan, Korea, New Zealand, Philippines, United States of America and Vietnam.

By providing your personal information to us, you acknowledge that you understand the risks associated with the disclosure of your personal information overseas and expressly consent to the disclosure of your personal information to an overseas entity.

9 How you can access and correct your personal information

You may request access to the personal information and credit information we hold about you. We will respond to your request within 30 days. If you believe the information we hold about you is incorrect, incomplete or inaccurate you can ask us to correct it. If we refuse to give you access or correct it or restrict or limit your request we will explain why. A request for access can be made by contacting us in any of the ways specified in section 11.

10 Privacy complaints

You may contact us in writing at the contact details in section 11 if you have a complaint about MotorCycle Holdings breaching the Privacy Laws or the New Zealand Privacy Laws. It would assist us if you could indicate that you are making a "Privacy Complaint". We will investigate your complaint and respond within 30 days setting out the steps we will take to resolve your concerns. If you are not satisfied with the outcome you may ask the Office of the Australian Information Commissioner (OAIC) or the New Zealand Office of the Privacy Commissioner to investigate your complaint. Further information is available at www.oaic.gov.au or www.privacy.org.nz.

11 How to contact us

Our contact details are:

Privacy Officer
privacyofficer@mcholdings.com.au
PO Box 654, Springwood QLD 4127
(07) 3380 2290

12 Changes to this Privacy Policy

This policy was last updated in December 2025. If we change this policy, we will post the updated policy on our site: <https://www.mcholdings.com.au/>.