

John Deere Financial Limited Privacy Policy



Our privacy assurance to you

At JDF your privacy is important to us. We are bound by, and comply with, the National Privacy Principles (new privacy laws which apply from 21 December 2001) as well as our existing obligations of confidentiality and the credit provider provisions in the Privacy Act 1988 (Cth).

This policy and other privacy statements

This policy explains some of the types of information that we keep on record and how we may use that information. It also provides some detail about your privacy rights along with our general rights and obligations and our policy in relation to how we collect, maintain, use and disclose your personal information.

When you purchase, lease or hire purchase goods and apply for finance for those goods, when you pay for a service or when you agree to guarantee someone else's obligations under such an arrangement, the application form includes notices about privacy and requests for consent. Those privacy notices (called privacy and acknowledgement forms) specify in more detail how any information about you may be used and disclosed in relation to the particular product or service.

When you purchase, lease or hire purchase goods and apply for finance for those goods, when you pay for a service or when you agree to guarantee someone else's obligations under such an arrangement, you consent to us collecting, maintaining, using and disclosing personal information about you and provided by you or by another person in accordance with the privacy consent and acknowledgement form in the application and this policy.

What information does JDF hold?

The types of information we ask for will depend on the type of product or service requested by you.

Generally, we keep a record of one or more of the following types of information about you:

- information that identifies you, such as your name and address and other information provided by you and people nominated by you;
- if you apply for credit from JDF or agree to guarantee the obligations of someone who does, credit information about you and property reports about any property which secures your obligations to us;
- if you apply for insurance, information about what is being insured, your income and occupation;
- account transaction information including credits and debits.

All information sought is required for our business purposes, which are detailed generally in this policy and more specifically in our application forms and our privacy consent and acknowledgement forms.

We do not actively seek to collect sensitive information (for example health information or information about your racial or ethnic origin or any criminal record), unless it is necessary for our business purposes. If we do have to collect sensitive information, we will do so in accordance with the National Privacy Principles.

Sometimes we act as an agent for others when collecting information about you. We will tell you when we do this.

During the course of our relationship with you, we may gather information about you relating to any products and services that we or other Deere Group members, Deere Group dealers or our alliance partners and suppliers provide to you. This information is used to help us form views about how we can improve our relationship with you.

How JDF collects your information

Generally, we only collect personal information about you from you, unless it is not reasonable or practical for us to do so or you consent. For example, you may authorise us to collect information from a third party, like your employer to confirm your income details, or we may engage an agent to collect information on our behalf, or you may be named as a guarantor, referee or beneficiary in another application for one of our products or services. We may also collect information about you from other members of the Deere Group, from Deere Group dealers or from a publicly available source such as ASIC or land title registries.

Use of Internet "cookies"

JDF does not currently use Internet "cookies". However, if JDF uses Internet "cookies" or small pieces of information that JDF stores on computers at JDF, JDF will use them to recognise returning users and to monitor Internet traffic through our website. This information helps JDF to improve the website and make it more user-friendly. JDF also collects with either cookies or weblogs users' ISP addresses log in times of an individual user.

How may JDF use your personal information?

The ways in which we use your personal information included to:

- help us process your application for our products or services (including maintenance of financial information and contact details and a needs analysis in relation to insurance, where necessary);
- effectively manage and administer all products and services we provide to you (including assessment for the provision of credit);
- ensure our internal business operations are running smoothly which may include fulfilling legal requirements and conducting confidential systems maintenance and testing;
- assist us develop our products and services and for us to inform you of those products and services so that we can improve our relationship with you.

Any form used to collect your information may give more specific details about the way we use your information.

What rights does JDF have to disclose personal information?

People we disclose your personal information to include:

- our external service providers (which may be located overseas) that provide services to us. This is on a confidential basis and may include for example organisations that provide information storage services or our parent company in the United States of America, mailing houses, property valuers and debt collectors. These organisations are limited in their use of your information to the purposes of our business only;
- guarantors and other persons who have an interest in any property offered to JDF as security;
- any party acquiring an interest in any business or your credit or loan account and any related securities provided by you or any other person;
- government agencies in connection with your finance with JDF, such as for stamping and registration of mortgages and liens;
- any organisation which you request us to or any persons acting on your behalf, including your financial advisor, broker, solicitor, or accountant - unless you tell us not to.

Additionally, we will disclose information if we are required by law to do so or if the law allow us to do so. For example, we may have reporting requirements to the Australian Tax Office. Another example is giving your account or finance details to a court if we are ordered to do so under a subpoena.

We may also disclose your information if you consent to us doing so. Usually we must get your consent before we tell anyone about you, your accounts or finance arrangements or your credit information. You can give us your consent expressly or it may be implied by your conduct.

We may at other times give you more details about our disclosure practices in relation to specific products or services - for example on the forms we use to collect personal information about you, such as our privacy consent and acknowledgement form.

How may the Deere Group use your personal information?

Your personal information may also be used by us or other members of the Deere Group to help assess your total liability within the Deere Group, analyse products and services, evaluate the needs of our customers and develop new products.

How JDF protects the security of your information

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure.

We have physical, electronic and procedural safeguards to protect your information which is held by us. For example, your personal information is stored in secured office premises, in electronic databases requiring logins and passwords for access and/or at one of our secured warehouses. Access to information stored electronically is restricted to staff whose job purpose requires access. We require all staff to maintain the confidentiality of customer information.

Any visitor, for any purpose, to any part of our premises in which customer personal information is kept is required to register with a security desk or be accompanied by a member of staff while in the premises.

We use secure methods to destroy or de-identify any personal information as soon as the law permits, provided the information is no longer needed by us for any purpose.

Changes to our privacy statement

We may amend this policy from time to time without notice to you.

What are your rights?

You need not give us any of the personal information about you or any other person which may be requested in our communications with you. However, without that information, we may not be able to process an application for finance or any other product or service, fulfil your request or provide you with an appropriate level of service.

Marketing Opt-out

If you do not want the benefit of receiving information, special offers or exclusive opportunities about products and services (which may be supplied by us or any member of the Deere Group or preferred suppliers) which we think may be of interest or value to you, then please tell us. You can do this at any time by either writing to us or telephoning us at the contact details listed in this policy.

Access to your information

You can request access at any time to personal information we hold about you. We will process your request within a reasonable time, usually 14 days for a straightforward request. More time may be needed, depending on the nature and detail of your request.

There is no fee for requesting access to your information, however we may charge you the reasonable cost of processing, and producing the results of, your request (for example, reasonable photocopying costs and, depending on the level of access required, reasonable administrative costs).

Sometimes we are not required to provide you with access - for example, if we consider your request is vexatious or when giving you access would have an unreasonable impact on the privacy of another person or if the law says we can deny access. If we refuse you access to your personal information, we will tell you the reason why. If we are not required to provide you with access to the information requested, we will consider, if reasonable, whether the use of a mutually agreed intermediary would allow sufficient access to meet your needs and ours.

Correction of information

We try to ensure that all information we hold about you which we collect, use or disclose is accurate, complete and up to date. Please notify us promptly if there are any changes to your personal information.

You may ask us at any time to correct personal information held by us about you which you believe is incorrect or out of date. We will deal with your request within a reasonable time.

If we disagree as to the accuracy of the information, you may request that we attach a statement to that information noting that you consider it is not accurate, complete or up to date.

Use of personal information by Deere Group members

Your personal information may be disclosed to and used by JDF and disclosed to and used by Deere & Co. (a company incorporated in the United States of America) or any wholly owned subsidiary of Deere & Co. or any person acting on their behalf (together the "Deere Group"). Your personal information may also be disclosed to Deere Group dealers.

Deere Group members may change from time to time.

Reference to "we/us" in this policy means each member of the Deere Group. John Deere Limited has its own privacy policy.

Reference to "you" in this brochure means the applicant for credit, a customer of JDF, a guarantor or a prospective guarantor, as the case may be.

Contacting us

If you have any questions, concerns or complaints about our privacy policy or practices, please contact us at:

Privacy Officer
John Deere Financial Limited
166-170 Magnesium Drive
CRESTMEAD QLD 4132
or
PO Box 1544
BROWNS PLAINS BC QLD 4118

Telephone: 1800 857 057
Fax: (07) 3802 3142
E-mail: 23JDFinancial@JohnDeere.com

Further action

We will try to answer any questions you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices.

If we do not resolve a complaint to your satisfaction, you also have the right to complain to the Australian Privacy Commissioner. We will provide you with their contact details if required.