

## The Insurance Alliance Pty Limited

ACN 649 441 243

### PRIVACY STATEMENT

#### 1 Your rights in relation to privacy

The Insurance Alliance Pty Limited ACN 649 441 243 (**TIA**) understands the importance of protecting the privacy of an individual's personal information.

This statement sets out how TIATIA aims to protect the privacy of your personal information, your rights in relation to your personal information managed by TIATIA and the way TIA Group collects, holds, uses and discloses your personal information.

In handling your personal information, TIATIA will comply with the *Privacy Act 1988* (Cth) (**Privacy Act**) and with the 13 Australian Privacy Principles in the Privacy Act.

To the extent the Credit Reporting Code applies to TIA and the manner in which TIA collects, holds, uses, discloses and otherwise manages your credit related personal information, TIA will also comply with the Credit Reporting Code.

This policy statement may be updated from time to time.

#### 2 What kinds of personal information does TIA collect?

Personal information is information or an opinion about an identified, or reasonably identifiable, individual. During the provision of its services, TIA may collect your personal information.

Generally, the kinds of personal information TIA collects are:

- (a) contact and identification information such as your name, address, telephone number, email address, date of birth;;
- (b) where you are acting on behalf of another entity (whether as an employee, director, shareholder or other representative), details of that entity and your relationship with it;
- (c) where we may be considering entering into, or have entered into, a commercial transaction with you or an entity you represent, financial information about your assets, occupation and income, account balances, account activities, payment history and transactions with us or third parties, tax returns, income statements, statements of liabilities, bank records and statements for investment purposes;
- (d) if needed for TIA to assess your credit-worthiness, credit related personal information including:
  - (i) identification information;
  - (ii) consumer credit liability information which includes information about your credit providers and credit accounts, including the dates on which the accounts are opened and closed, their limits, and their terms and conditions (or any changes to their terms and conditions);
  - (iii) whether you have or have not met any monthly repayment obligations;
  - (iv) whether you have defaulted on a payment (ie. a payment that is at least 60 days overdue and over \$150 in value) provided TIA has notified you in accordance with the Privacy Act;
  - (v) whether you have paid any amount previously reported as being in default;
  - (vi) that another credit provider has sought credit-related personal information about you from a credit reporting body;

- (vii) information about the types of consumer or commercial credit, and the amounts of credit, you have sought from a credit provider;
  - (viii) information about court proceedings related to credit provided to you or for which you have applied;
  - (ix) personal insolvency information and other publicly available information relating to your credit worthiness;
  - (x) a credit provider's reasonable belief that you have committed a serious credit infringement; and
  - (xi) any other information lawfully obtainable within the Australian credit reporting system;
- (e) credit eligibility information which is credit-related information about you that TIA obtains from a credit reporting body such as Equifax, together with information TIA derives from such information based on its own analysis. TIA will generally receive from credit reporting bodies credit related personal information including, but not limited to, the information set out above;
- (f) information concerning the status of your employment; and
- (g) where you are applying for a position with TIA, information about your education and work history, qualifications and skills, and the opinions of others about your work performance, and sensitive information including:
- (i) health information, where relevant to TIA's assessment of whether you are able to perform the inherent requirements of the particular role; and/or
  - (ii) criminal record information where it is relevant to the recruitment process through which you must progress following your application with TIA.

In some circumstances, TIA may also hold other personal information provided by you.

### **3 How does TIA collect personal information?**

Generally, TIA collects your personal information (including credit related personal information where applicable) directly from you. For example, TIA may collect your personal information through your completion of service agreements, joint venture agreements or other documentation completed or provided at the time of entering into a joint venture or other commercial relationship with TIA, an interaction or exchange in person or by way of telephone, email, facsimile, post or through your use of TIA's website.

There may be occasions when TIA collects your personal information (including credit related personal information where applicable) from your employer, where necessary for TIA either to provide its services to your employer through you, or to enter into commercial relationships with your employer;

- (a) a related body corporate or joint venture partner with whom TIA is engaged in a commercial relationship;
- (b) the completion of documentation by another person or entity that lists you as a director or guarantor;
- (c) a credit reporting body such as Equifax;
- (d) other credit providers;
- (e) an information services provider;
- (f) a publicly maintained record or other publicly available sources of information including social media and similar websites;

- (g) TIA's own records about you, from which TIA may internally generate its own scores, assessments or deductions, particularly in relation to your credit worthiness; and
- (h) if for recruitment purposes, an external recruitment or background screening services provider. Generally, TIA will only collect your personal information from sources other than you if it is unreasonable or impracticable to collect your personal information from you or with your authorisation.

#### **4 Why does TIA need your personal information?**

TIA collects, holds, uses and discloses your personal information where it is reasonably necessary for the purposes of:

- (a) identification;
- (b) providing and facilitating the provision of its services to you or an entity you represent;
- (c) assessing a proposal to enter into a joint venture or other commercial relationship with you or an entity you represent;
- (d) providing and facilitating the continued provision of its services to a joint venture or other business partner;
- (e) accounting, billing and other internal administrative purposes;
- (f) identifying and informing you of services that may be of interest to you from TIA or selected third parties;
- (g) where necessary, obtaining credit information from credit reporting bodies;
- (h) assessing your application for employment with TIA or otherwise for the purpose of engaging you as a contractor or consultant; and
- (i) any other legal requirements.

TIA may also use your personal information for purposes related to the above purposes and for which you would reasonably expect TIA to do so in the circumstances, or where you have consented or the use is otherwise in accordance with law.

Where personal information is used or disclosed, TIA takes steps reasonable in the circumstances to ensure it is relevant to the purpose for which it is to be used or disclosed. You are under no obligation to provide your personal information to TIA. However, without certain information from you, TIA may not be able to provide its services to, or enter into a commercial relationship with, you or an entity you represent.

#### **5 To whom does TIA disclose your personal information?**

TIA discloses your personal information for the purpose for which TIA collects it. That is, generally, TIA will only disclose your personal information for a purpose set out at paragraph 4. This may include disclosing your personal information to :

- (a) third parties engaged to perform administrative or other business management functions;
- (b) people or entities considering acquiring an interest in TIA's enterprise or assets;
- (c) TIA's professional advisors, contractors, consultants and related bodies corporate;
- (d) insurance providers;
- (e) regulatory bodies; and
- (f) credit reporting bodies and/or credit providers to credit reporting bodies or credit providers.

TIA's disclosures of your personal information to third parties are on a confidential basis or otherwise in accordance with law. TIA may also disclose your personal information with your consent or if disclosure is required or authorised by law.

## **6 Overseas disclosure**

TIA is not likely to disclose any personal information, including credit related personal information, to overseas recipients.

However, if TIA is likely to disclose personal information (including credit related personal information) to any recipients located overseas, TIA will update this privacy statement regarding the likely disclosures (including, if it is practicable to do so, the countries in which such overseas recipients are likely to be located).

## **7 Direct marketing**

TIA may use and disclose your personal information in order to inform you of services that may be of interest to you or an entity you represent. In the event you do not wish to receive such communications, you can opt-out by contacting TIA via the contact details set out in paragraph 11 or through any opt-out mechanism contained in a marketing communication to you.

## **8 Security of your personal information**

TIA takes steps reasonable in the circumstances to ensure that the personal information (including credit related personal information where applicable) it holds is protected from misuse, interference and loss and from unauthorised access, modification or disclosure. TIA holds personal information in both hard copy and electronic forms in secure databases on secure premises, accessible only by authorised staff.

TIA will destroy or de-identify personal information in circumstances where it is no longer required, unless TIA is otherwise required or authorised by law to retain the information.

## **9 Can you access and correct the personal information that TIA holds about you?**

TIA takes steps reasonable in the circumstances to ensure personal information it holds is accurate, up-to-date, complete, relevant and not misleading. Under the Privacy Act, you have a right to access and seek correction of your personal information (including credit related personal information where applicable) that is collected and held by TIA. If at any time, you would like to access or correct the personal information that TIA holds about you, or you would like more information on TIA's approach to privacy, please contact TIA's Privacy Compliance Officer on the details set out in paragraph 11 below.

TIA will grant access to the extent required or authorised by the Privacy Act or other law and take steps reasonable in the circumstances to correct personal information where necessary and appropriate.

To obtain access to your personal information:

- (a) you will have to provide proof of identity to ensure that personal information is provided only to the correct individuals and that the privacy of others is protected;
- (b) TIA requests that you be reasonably specific about the information you require; and
- (c) TIA may charge you a reasonable administration fee, which reflects the cost to TIA, for providing access in accordance with your request.

TIA will endeavour to respond to your request to access or correct your personal information within 30 days from your request. If TIA refuses your request to access or correct your personal information, TIA will provide you with written reasons for the refusal and details of complaint mechanisms available. TIA will also take steps reasonable in the circumstance to provide you with access in a manner that meets your needs and the needs of TIA.

## **10 Cookies**

When accessing TIA's website, TIA uses 'cookies' to store a log file which is retained for technical and statistical purposes only. The information collected is not personal information and, to the extent any personal information is collected, it is de-identified prior to being analysed for the technical and statistical purposes. Cookies are a feature of your Internet browser that you can disable at any time. However, if a browser does not accept cookies or if you reject a cookie, some portions of TIA's online services may not function properly.

## **11 How to contact us**

For further information or enquiries regarding your personal information (including credit related personal information where applicable), or if you would like to opt-out of receiving any promotional or marketing communications, please contact TIA's Privacy Compliance Officer at:

Post: Level 14, 141 Walker Street  
North Sydney NSW 2060.

E-mail: [info@theinsurancealliance.com.au](mailto:info@theinsurancealliance.com.au)

## **12 Privacy complaints**

Please direct all privacy complaints to TIA's Privacy Compliance Officer. At all times, privacy complaints will:

- (a) be treated seriously;
- (b) be dealt with promptly;
- (c) be dealt with in a confidential manner; and
- (d) not affect your existing obligations or affect the commercial arrangements between you and TIA.

TIA's Privacy Compliance Officer will commence an investigation into your complaint. You will be informed of the outcome of your complaint following completion of the investigation. In the event that you are dissatisfied with the outcome of your complaint, or an extension to the time in which TIA will resolve it, you may refer the complaint to the Office of the Australian Information Commissioner.