

PRIVACY POLICY

AUSTRALIA

Introduction

This Policy describes how The Warranty Group Australasia Pty Ltd (ABN 37 005 004 446) (including its related companies which handle personal information collected in Australia), referred to as “We”, “Us”, “Our” throughout this policy, collects, holds, uses and discloses personal information in compliance with the *Privacy Act 1988* (Cth). This Policy also serves as notification to individuals of the matters required to be notified by the Australian Privacy Principles (APPs). An individual who provides personal information to Us, either directly or through a business partner, distributor or referrer, agent or service provider who sells or is involved with selling Our insurance and extended warranty products (“Products”), is given access to this Policy. By providing personal information to Us and having access to this Policy an individual consents to Us collecting, holding, using and disclosing personal information in accordance with this Policy.

The personal information We collect

Personal information We collect includes: gender; first, middle and last names; phone and fax numbers; home and postal addresses; e-mail addresses; date of birth; employment history; information about individuals from financial institutions; credit card details; bank account details and Australian Business Numbers. We may also collect sensitive information, a category of personal information, including medical and health information.

How We collect and store personal information

We collect the personal information of individuals directly from those individuals when selling Products to those individuals, as well as from Our business partners, distributors or referrers, agents, or service providers who sell or who are involved with selling the Products. We collect personal information from other parties such as financial institutions and medical and health professionals in connection with claims made by individuals. We also collect personal information directly from an individual when the individual makes an inquiry or claim about a Product.

Personal information received by Us is held electronically on Our information technology systems, which are password and access-level protected and may only be accessed by Our authorised employees and contractors who require access in connection with the purposes described in this Policy. Some personal information is held in hard copy such as files created when a claim or complaint is made, which are accessible to Our claims and complaint-handling employees, their managers and the organisation which is contracted by Us to store and secure that information. Other hard copy personal information may be held for internal purposes and administration of Our business.

If information or consent is not provided

Without all of the required personal information being provided or consent being given, We may not be able to provide the Products, and may not be able to administer claims or handle inquiries in connection with those Products.

Purposes

Personal information will be collected, held, used and disclosed for the purposes of:

- providing the Product for an individual;
- handling inquiries about the Product;

- security checks to verify the identity of an individual;
- administering claims;
- handling complaints;
- administering the information technology systems used by Us;
- as required by law or a court or tribunal order; and
- any related, secondary or ancillary purposes.

We will hold personal information for as long as necessary in order to meet the purposes described in this Policy and as required by law. For example, personal information in connection with Products will be held for the life of the Product which includes the period when claims may be notified or made after the Product expires.

We will not disclose an individual's personal information for any other purpose unless the individual has provided Us with consent. There may be other purposes where We may disclose an individual's personal information other than those mentioned above. We will only do this if it would be reasonably expected of Us to do so in the circumstances.

Disclosure of personal information (including overseas recipients)

We may disclose personal information to Our business partners who provide services for us and third party service network providers including, repairers, assessors and loss adjusters to perform activities in connection with the purposes described in this Policy. As The Warranty Group Australasia Pty Ltd is a member of a global group of companies, then each member of the group may share and access personal information in connection with the purposes described in this Policy. An individual may not be informed of each occasion personal information is shared or accessed by a member of Our group companies. Some of the organisations to which We will disclose personal information are located outside Australia. They are located in the U.K, U.S.A, South Africa, China, Singapore, Japan, India, South Korea and New Zealand. By purchasing a Product and consenting to Us managing personal information in accordance with this Policy, We will take reasonable steps to ensure that overseas recipients do not breach the APPs in relation to the information.

Accuracy and protection of personal information

An individual will need to ensure that the personal information which is provided to Us is accurate, complete and up-to-date at the time it is provided and must notify Us of any changes. We will take reasonable steps to protect the personal information that We hold from misuse and loss and from unauthorised access, modification or disclosure.

Access to personal information

An individual may see and have a copy of their personal information that We hold. If an individual is able to establish that their personal information is not accurate, complete and up-to-date, then on request We will take reasonable steps to correct it. If We are unable to agree whether personal information is accurate, complete or up-to-date, then an individual may ask Us to place with the information a statement claiming that particular information is not accurate, complete or up-to-date. An individual who seeks to exercise their rights of access and correction must contact Us in writing with attention to Our Privacy Officer. If we decline an individual's access request or do not amend the personal information, We will provide Our reasons together with details about how the individual can access Our complaints process.

Complaints

An individual may make a complaint in writing about how their personal information has been

dealt with by explaining the nature of the complaint and providing sufficient information to enable Us to provide this to Our Privacy Officer.

Alternatively an individual can contact Our Privacy Officer directly:

- by phone, 1300 654 611;
- by email, compliance.AU@thewarrantygroup.com; or
- by post, PO Box 246 Balwyn VIC 3103

If We have not responded to the complaint within 30 days or if the individual is not satisfied with our response, then the individual can refer the matter to the Office of the Australian Information Commissioner (OAIC).

An individual may make a complaint with the OAIC:

- on the OAIC website by downloading the Privacy Complaint Form, www.oaic.gov.au;
- by phone, 1300 363 992;
- by post, GPO Box 2999 Canberra ACT 2601;
- by fax, 02 9284 9666; or
- by email, enquiries@oaic.gov.au

Acknowledgement and Consent

By purchasing a Product, the individual consents to the collection, handling, use and disclosure of personal information by Us in accordance with this Policy.

NEW ZEALAND

Pursuant to the Privacy Act 1993, please note the following information:

Under this Policy, information is collected about You. The information collected is held by the Administrator and used by the Administrator, the Insurer and their contractors and agents to administer Your Policy. If You do not provide this information, We may decline Your application to take out a warranty or insurance policy. You have the right to access, and request correction of this information, subject to the provisions of the Privacy Act 1993.

If You have any questions about the information collected about You, please contact the Administrator at customerfeedback@thewarrantygroup.com.

If you would like to make a complaint about the way your information has been handled, please contact our Privacy Officer directly:

- by phone, 0800 443 88;
- by email, compliance.AU@thewarrantygroup.com; or
- by post, PO Box 355 Christchurch New Zealand

“Administrator” means The Warranty Group Australasia Pty Ltd (CN 2367681)

“Insurer” means Virginia Surety Company, Inc in New Zealand (CN 920655)