

PRIVACY POLICY

When you trust us with your personal information, you expect us to protect it and keep it safe.

We are bound by the Privacy Act 1988 (Cth) ('Privacy Act') and will protect your personal information in accordance with the Australian Privacy Principles. These principles govern how we can collect, use, hold and disclose your personal information, as well as ensuring the quality and security of your personal information.

If you would like more information about how we protect your privacy, please contact us.

ABOUT THIS POLICY

This privacy policy explains how we manage your personal information. We may provide more details on how we manage your personal information when we collect your personal information.

WHAT IS PERSONAL INFORMATION?

Personal information includes any information or opinion, about an identified individual or an individual who can be reasonably identified from their information. The information or opinion will still be personal information whether it is true or not and regardless of whether we have kept a record of it.

The information that we seek to collect about you will depend on the products or services that we provide. If you do not allow us to collect all of the information we request, we may not be able to deliver all of those services effectively.

WHAT KINDS OF PERSONAL INFORMATION DO WE COLLECT AND HOLD?

When you apply for our services we may ask for identification information. This could include your name, address, contact details and date of birth. We may also collect your tax file number if we are authorised to collect it and if you choose to supply it.

If you apply for insurance, we may collect information about what is being insured, the beneficiaries, and your health and financial situation, depending on the type of insurance.

Throughout the life of our service, we may collect and hold additional personal information about you.

The collection of sensitive information is restricted by the Privacy Act. This includes information about your religion, racial or ethnic origin, political opinions, criminal record, and sexual orientation. It also includes health information and biometric information.

Generally, we only collect this sort of information if it is necessary to provide you with a specific product or service and you have consented to that collection. For example, we may collect health information about you to process a claim under an insurance policy.

FOR WHAT PURPOSES DO WE COLLECT, HOLD, USE AND DISCLOSE PERSONAL INFORMATION?

The main reason we collect, use, hold and disclose personal information is to provide you with services. This includes:

- checking whether you are eligible for the product or service;
- assisting you where online applications are not completed;
- providing the service; and
- helping manage the service.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and to help us run our business. We may also use your information to tell you about products or services we think may interest you.

HOW DO WE COLLECT PERSONAL INFORMATION?

We collect most personal information directly from you. For example, we will collect your personal information when you apply for or use a product or service or talk to us in person or on the phone.

We also collect information from you electronically. For instance, when you visit our website or complete issued questionnaires.

Sometimes we collect personal information about you from other people or organisations. This may happen without your direct involvement. For instance, we may collect personal information about you from:

- publicly available sources of information, such as public registers;
- your representatives (including your legal adviser, mortgage broker, financial adviser, executor, administrator, guardian, trustee, or attorney);
- commercial information service providers, such as companies that provide fraud prevention reports; and
- insurers, re-insurers and health care providers.

WHAT LAWS REQUIRE OR AUTHORISE US TO COLLECT PERSONAL INFORMATION?

We are required or authorised to collect:

- certain identification information about you by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1);
- your Tax File Number, if you choose to provide it, by the Income Tax Assessment Act 1936 (Cth); and
- certain information in relation to your application if you have applied for an insurance as required by the Insurance Contracts Act 1984 (Cth.).

HOW DO WE HOLD PERSONAL INFORMATION?

Much of the information we hold about you will be stored electronically in secure data centres which are located in Australia and owned by either the Locumsgroup or external service providers. Some information we hold about you will be stored in paper files. We use a range of physical and electronic security measures to protect the security of the personal information we hold.

For example:

- access to information systems is controlled through identity and access management;
- employees are bound by internal information security policies and are required to keep information secure;
- all employees are required to complete training about information security; and
- we regularly monitor and review our compliance with internal policies and industry best practice.

We take reasonable steps to destroy or permanently de-identify any personal information after it can no longer be used.

WHO DO WE DISCLOSE YOUR PERSONAL INFORMATION TO, AND WHY?

We may also provide personal information about our customers to organisations outside Locumsgroup. To protect personal information, we only commence engagements with product providers who also have strong privacy policies and comply with the Privacy Act.

Generally, we disclose personal information to organisations that help us with our business and supply provided products and services. These may include:

- authorised representatives and credit representatives who sell products and services to us and on our behalf;
- insurers, re-insurers and health care providers;
- payment systems operators (for example, merchants receiving card payments);

- other financial services organisations, including banks, superannuation funds, stockbrokers, custodians, fund managers and portfolio service providers;
- debt collectors;
- our financial advisers, mortgage managers, accountants, legal advisers or auditors;
- your representatives (including your legal adviser, accountant, mortgage broker, financial adviser, executor, administrator, guardian, trustee, or attorney);
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- external dispute resolution schemes; and
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.

We may also disclose your personal information to others outside Locumsgroup where:

- we are required or authorised by law or where we have a public duty to do so;
- you may have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances; or
- we are otherwise permitted to disclose the information under the Privacy Act.

DO WE USE OR DISCLOSE PERSONAL INFORMATION FOR MARKETING?

We will use your personal information to offer you 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 a member of Locumsgroup or Braxton Chase. We may offer you products and services by various means, including by mail, telephone, email, SMS or other electronic means, such as through social media or targeted advertising through Locumsgroup or Braxton Chase websites.

If you don't want to receive marketing offers from us please contact us.

DO WE COLLECT PERSONAL INFORMATION ELECTRONICALLY?

We may collect information from you electronically, for instance through internet browsing, mobile or tablet applications.

We won't ask you to supply personal information publicly over Facebook, Twitter, or any other social media platform that we use.

Sometimes we may invite you to send your details to us via private messaging, for example, to answer a question about your finances.

You may also be invited to share your personal information through secure channels to participate in other activities, such as competitions.

ACCESS TO AND CORRECTION OF PERSONAL INFORMATION

You can request access to the personal information we hold about you. You can also ask for corrections to be made. To do so, please contact us.

There is no fee for requesting that your personal information is corrected or for us to make corrections.

If we refuse to give you access to or to correct your personal information we will give you a notice explaining our reasons except where it would be unreasonable to do so.

If we refuse your request to correct your personal information, you also have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.

If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

RESOLVING YOUR PRIVACY CONCERNS AND COMPLAINTS – YOUR RIGHTS

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Australian Privacy Principles, please contact us.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five business days but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are unhappy with our response, there are other bodies you can go to.

OFFICE OF THE AUSTRALIAN INFORMATION COMMISSIONER

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your personal information.

The Commissioner can be contacted at
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
www.oaic.gov.au

CONTACT US

You can contact us by:

- calling Locumsgroup on 02 9255 8888
- emailing info@locumsgroup.com.au
- visiting www.locumsgroup.com.au
- writing to us at:
Locumsgroup
PO Box R242
ROYAL EXCHANGE NSW 1225.

CHANGES TO THE PRIVACY POLICY

We may change the way we handle personal information from time to time for any reason. If we do so, we will update this Privacy Policy. An up-to-date version is available on request, by contacting us using the details above.

FOR MORE INFORMATION

- Call: 02 9255 8888
- Visit: www.locumsgroup.com.au
- Mail:
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PO Box R242
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