

PRIVACY POLICY

PPS Mutual Group



PPS Mutual Privacy Policy

The Privacy Policy applies to The PPS Mutual Group - PPS Mutual Limited (ACN 162 634 684) and PPS Mutual Insurance Pty Ltd (ACN 162 670 108) ("**PPS Mutual**"). Our aim is to safeguard the privacy and security of your personal information whilst providing a service that meets your individual preferences and needs.

We are required to comply with the Privacy Act 1988 and will protect your personal information in accordance with the Australian Privacy Principles. These govern how we can collect, use, hold and disclose your personal information, as well as ensuring the quality and security of your personal information.

We require our employees and contractors to comply with this Privacy Policy and the Australian Privacy Principles.

What is personal information?

"Personal information" is information or an opinion about a person that identifies the person or from which the person's identity can be reasonably ascertained. "Sensitive information" includes medical and health information about that person.

If you do not allow us to collect all the information we request, we may not be able to deliver our services to you.

What kinds of personal information do we collect and hold?

PPS Mutual only collects personal information that is needed to assist us in providing a service to you.

When you apply for our products or services we may ask for identification information. This could include your name, address, contact numbers, member number or date of birth.

We may also collect and store sensitive information about you including, amongst other things, health information for the purpose of assessing applications for life insurance products.

We may also collect and store information from other service providers we use to assess and administer your life insurance applications such as medical practitioners, pathologists, and other service providers.

We may also collect technical information when you browse our website (such as your IP address), however this is not personal information.

How do we hold personal information?

The information we hold about you will be stored electronically in secure data centres which are located in Australia and owned with by the PPS Mutual group or external service providers. 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 or contractors are bound by internal information security policies and are required to keep information secure;
- Employees and contractors are only able to access information that is required and relevant to their job function;
- We regularly monitor and review our compliance with internal policies.

We will take reasonable steps to destroy or permanently de-identify any personal information when it is no longer required.

How do we use and disclose your personal information?

PPS Mutual will only use or disclose personal information that you provide to us for:

- The purpose of assessing whether you are eligible for membership in PPS Mutual;
- The purpose of assessing your application for life insurance cover and managing your cover;
- Dealing with disputes arising out of underwriting, claims or administrative matters;
- If we are required or authorized by law to do so.

We may disclose your personal and sensitive information to the appointed service providers where this information will assist with underwriting your life insurance application and any changes you may seek to make to it. You can also request that we disclose information to another person on your behalf.

Do we disclose personal information overseas?

We may disclose your personal information to Professional Provident Society Insurance Company Limited (PPS SA), a related company located in South Africa which administers the PPS Mutual Benefit Fund on behalf of NobleOak Life Limited. Your personal information is stored in Australia, and accessed by secure network by the PPS Mutual Benefit Fund Administrator.

Access to and correction of your 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. In processing your request for access to your personal information, a reasonable cost may be charged.

There are some circumstances in which we are not required to give you access to your personal information.

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.

Use of our website – cookies and similar technology

Information collected

When you browse our website, our system may automatically record your visit and log certain technical information relating to your use of our website for statistical purposes. This information may include your IP address, top level domain name, the type of browser and operating system you used, date and time of your visit, the previous site visited, which pages are accessed, the time spent on individual pages and on the website overall and which files were downloaded. None of this information is personal information or is able to identify you personally.

We use this information to analyse website usage trends, run and maintain the website, and evaluate the website's performance.

Cookies

We may use standard cookie technology on our website. Cookies are small data files that are sent by a website to your browser and are saved onto your computer. Session cookies allow websites to recognise devices only during your visit or browsing session. Preference cookies persist across multiple browsing sessions, enabling the website to remember your preferences from previous visits. Both types of cookies reduce the need for you to re-identify yourself while moving throughout the website, by, for example, remembering your details and choices from previously submitted forms.

We use cookies to see how our site is used - to measure website traffic and navigation patterns and see which pages of our website have been visited. This helps us to improve our site and your browsing experience when you visit it. The cookies also help us understand how we can make our products and services more relevant to you and can enable us to present you with customised advertising and promotions.

The cookies we use on our website do not collect or store any of your personal information.

By continuing to use our website, you agree to our use of cookies. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is sent. If you disable the use of cookies, then you may not be able to gain access to all the content on the website.

Social media re-marketing

We may from time to time use social media pixels (including the Facebook Pixel and the LinkedIn Insights Pixel) for the purposes of social media advertising, re-marketing and communications. These pixel tools are cookie based and allow us to deliver advertisements on social media sites which are more relevant to you.

When you visit a page on our website the social media pixel causes a cookie to be placed on your browser and your IP address is recorded. No personal information is collected or recorded. The IP address is shared with Facebook or LinkedIn, who can match it against their own database, which may contain information including your age group,

country/state/city location and gender. Facebook or LinkedIn then stores the matched data as a hash user group (ie a group cookie). We may use this grouped data to measure and improve the relevance and effectiveness of the advertising that we place on Facebook or LinkedIn. The data remains anonymous and we cannot see any personal information of any individual.

The grouped data (including the IP addresses collected through the pixels) is stored and processed by each of Facebook and LinkedIn, who have ultimate control over it. They may be able to connect the data with your Facebook or LinkedIn account and use it for their own advertising purposes in accordance with their own data use policies. You can opt out of their use of cookies and pixels through the settings on your Facebook and LinkedIn Accounts.

By using our website, you consent to our use of the social media pixels, unless you have opted out.

Resolving your privacy concerns and complaints

If you have any concerns about how your personal information is being handled, or if you have a complaint, please contact us.

We will acknowledge receipt of your complaint and also outline the process to be followed.

We aim to resolve complaints as quickly as possible but if your complaint is taking longer to resolve, we will let you know what is happening and a date by which you can reasonably expect a response.

You can address all questions or complaints to:

Email: haveyoursay@ppsmutual.com.au
Phone: 1300 401 436
Post: The Privacy Officer, PPS Mutual, PO Box H337,
Australia Square, NSW, 1215

In the event that the Privacy Officer is unable to resolve your enquiry or the enquiry has not been satisfactorily addressed, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC).

The OAIC can be contacted by:

Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Website: <http://www.oaic.gov.au>

Changes to the Privacy Policy

We may update this Privacy Policy from time to time, without notice to you. The updated Privacy Policy will be available on our website.

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PPS Mutual Group
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