

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.

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. 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.

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.

Issue Date: 31 March 2016

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Level 10, 45 Clarence Street, Sydney, NSW, 2000