

Your privacy and the privacy of your personal information are important to us. Our people will always be honest and open in their dealings with you and will only collect information that is necessary for us to deliver the best possible products, services and advice.

Any personal information that we collect, we keep strictly confidential and it can only be accessed by authorised staff within Love&Follow. Love&Follow maintains and uses personal information in accordance with the Australian Privacy Principles contained in the Privacy Act 1988 (Cth).

Love&Follow does not sell personal information. Our organisation respects the right of individuals to access their own personal information.

Love&Follow' agents, contractors and other third parties, who need your personal information to provide a legitimate service, are bound by terms in their contracts to ensure your personal information remains protected at all times.

If you do have any concerns about privacy, please do not hesitate to contact us.

1. Your personal information

Personal information is information or an opinion (whether true or untrue) about an individual whose identity is apparent or can reasonably be ascertained. To be classed as 'personal information', the information must relate to a natural living person.

We may collect the following types of personal information from you, including:

Name; and
Address.

Love&Follow believes that any personal information we hold about you should be carefully protected to ensure that your privacy is maintained.

2. Why do we collect personal information?

Love&Follow collects personal information about you for the purpose of assessing an application submitted by you for a product or service, providing you with the product or service of your choice and the ongoing administration and management of that product or service.

The personal information that we need for this varies from product to product. If you wish to know more general details about the personal information that we collect for a particular product, please contact us.

3. Sensitive Information

Sensitive personal information includes information or an opinion about matters like your health, criminal history or racial or ethnic origin. In limited circumstances, we need to collect this

information from you to assist you. We will not collect sensitive information about you unless you consent to the collection and it is directly related to our activities.

4. How do we collect this information?

We only collect personal information by legitimate means. We normally collect personal information directly from you over the phone, through the mail using paper application forms or electronically over the internet.

However, in some circumstances, such as when a product or service is purchased as a gift, we collect personal information from a third party, this may include friends and relatives.

5. What if you choose not to provide us with this information?

Where practical we will give you the option of not identifying yourself, or using a pseudonym, when dealing with us. However, the nature of our business may mean that, if you do not provide us with the personal information we need, we will be unable to administer and manage the product or service that you wish to purchase. We will also be unable to assess your application, where one is required, for example to purchase an insurance policy or arrange a personal loan. We will advise you if your failure to provide personal information may jeopardise your application.

6. To whom could we disclose your personal information?

In the course of administering and managing the product or service you have purchased, including for marketing and promotional purposes, we may disclose some of your personal information to other people or organisations. This may include entities associated with us, agents, contractors, organisations with whom we have an alliance or arrangements, and other third parties such as contracted service providers. Who we disclose your information to will depend on the particular product or service that you have purchased.

Love&Follow may disclose your personal details to market research companies to gather independent feedback from you about the performance of Love&Follow, our contractors and our products and services.

Love&Follow ensures that your personal information is safely archived (if necessary) and securely destroyed by using the services of professional archival and document management companies.

The organisations, that we may disclose your personal information to, are subject to strict guidelines on how they use your personal information and are bound by specific confidentiality and non-disclosure agreements. We may share information with our related and subsidiary companies to help us provide you with more efficient service and to keep you informed about our products and services. Please contact us, if at any time:

you would like to know more information about which companies we regularly deal with and what personal information they receive from us; or
you wish to stop your personal information from being used or disclosed for the purposes set out in this Privacy Policy.

7. Direct Marketing

We do not sell, trade, lease or rent any personally identifiable information we obtain without your prior express consent. It is our aim to provide you with access to a range of leading products and services offered by us and any other organisations whose products and services we promote. To do this, we use the information you provide to us for market research so we can better understand your needs.

We may use your personal information to conduct direct marketing, such as telemarketing and advertising via email, SMS or post, in order to tell you about our products and services.

Your personal information may be passed to other entities (including third party entities) for promotional purposes, including direct marketing. Those entities may use the personal information we provide to them to market to you, including by sending you information or contacting you (by telephone, post or electronically) about our products or services. These entities may be associated with us, or be agents, contractors or allied organisations.

We will only market our products and services to you if you would reasonably expect us to do so. The type of personal information we use or disclose will depend on the product or services being offered, but will usually be limited to your name and contact details. Importantly, we will not use any sensitive personal information for marketing purposes without your express consent.

You may choose to opt out of our marketing activities at any time by advising us via the unsubscribe function or other contact information provided in any marketing you receive. Alternatively, you may advise us by contacting us directly.

Please note that it may take up to 60 days to fully implement your request not to receive marketing or promotional materials. We apologise if you receive any materials during this period.

We will not undertake any marketing activities which would amount to a breach of any legislation including the Do Not Call Register Act 2006 (Cth) and the Spam Act 2003.

8. Transferring your information overseas

Sometimes our suppliers, contractors or agents are based overseas, or otherwise have data storage facilities overseas where your personal information will be stored. We may transfer information about you between countries if required for a relevant purpose described above.

However, in all cases, we will take reasonable steps to ensure all entities to whom we transfer your personal information comply with the Australian Privacy Act 1988 (Cth), including ensuring appropriate security measures are taken by those entities to protect your personal information from unauthorised access and use.

9. Can you get access to view and correct your personal information?

Generally, you have the right to know all the personal information we hold about you. You can also request they we correct any personal information we hold about you. You can request access to view and/or correct this information by contacting us directly.

10. How will we handle your request for information?

We will respond to your request as quickly as possible and we will provide you with a written, verified copy of the personal information that we hold. Depending on the nature of your request and the accessibility of the information (for example, information may be archived), we will aim to respond within ten working days, but may be able to respond sooner than this. If it will take us longer than this to access your personal information, then we will inform you of the delay and the reason for the delay.

11. Why would we not give you access to or correct your personal information?

In limited circumstances, we may not allow you access to some of the personal information we hold about you, or correct some of the personal information we hold about you where you request us to do so, and if this occurs, we will write to you to explain our reasons.

Some examples of when you might be denied access are if:

- access will pose a threat to the life or health of someone;
- access would have an unreasonable impact on another person's privacy;
- information relates to anticipated or existing legal proceedings; or
- giving access would be unlawful.

12. What can you do if you have a complaint?

If you believe that there has been a breach of privacy or you do not agree with a decision we have made about your access to personal information, you can make a complaint and we will endeavour to resolve it by following our internal complaint resolution process. You can provide the details of your complaint either verbally or in writing.

When we receive your complaint, we will ensure that it is handled by the most appropriate person. This person will review your complaint, consider the facts and will provide a response as soon as possible, generally within one working day.

If the matter cannot be resolved to your satisfaction, it will be referred to the relevant Manager, who will contact you within five working days.

If the complaint is still unresolved, it will be referred to the General Manager, who will advise you of our final decision within fifteen days of the date you first made the complaint.

At every stage of the process we will ensure that you are advised about the progress of your complaint.

13. What if your complaint remains unresolved?

If you are not satisfied with our decision you can direct your written complaint to the Australian Information Commissioner at:

Office of the Australian Information Commissioner GPO Box 5218, Sydney NSW 2001 Phone toll free: 1300 363 992 TTY: 133 677 then ask for 1300 363 992 email: enquiries@oaic.gov.au

14. What if this Privacy Policy is amended?

This Privacy Policy may be amended by us from time to time and if we amend this Privacy Policy we will post the changes on this website, make copies available to you on request.