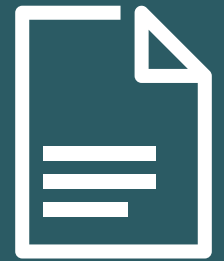


Suncorp Credit Guard Privacy Statement



Suncorp

Suncorp Life & Superannuation Limited is a member of the Suncorp Group, which we'll refer to simply as "the Group".

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and set up, administer and manage our products and services;
- determine eligibility for a family discount where applicable;
- manage and administer underwriting and claims, including any investigation and assessment of claims;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including

managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers.

Under various laws, we may be authorised or required to collect your personal information. These laws include the: Australian Securities and Investment Commissions Act 2001; Corporations Act 2001 and Life Insurance Act 1995 as those Acts are amended and any associated regulations. From time to time other Acts may require, or authorise us to collect your personal information.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group and other trading divisions or departments within the same company (please see our Privacy Policy for a list of brands/companies);
- hospitals and medical, health or wellbeing professionals;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
- a third party that we've contracted to provide financial services, financial products or administrative services – for example:
 - information technology providers,
 - print/mail/digital service providers,
 - marketing agencies and other marketing services
 - imaging and document management services
- a third party claimant or witnesses in a claim;
- third parties authorised by you;
- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;
- the Financial Ombudsman Service (FOS) Australia or any other external dispute resolution body;
- legal and any other professional advisers or consultants such as accountants;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- government, statutory or regulatory bodies and enforcement bodies; and
- any of our Group joint ventures where authorised or required.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in 'Why do we collect personal information?'

The countries we usually disclose your personal information to have been outlined on our website suncorpgroup.com.au/privacy or you can give us a call and we will provide you a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

Your personal information and our marketing practices

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under 'How we handle your personal information'). We may also collect your personal information for marketing through competitions.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact detail in Contact Us.

Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can contact us:

- 13 11 55
- suncorp.com.au/privacy

Citibank

Privacy Consents and Notifications

This section sets out important privacy consents that you give us by completing an application for an Insurance Product.

1. We collect, use and disclose your personal information:
 - to provide and manage your products, accounts and services and to manage your relationship and arrangements with us;
 - so we can comply with applicable laws both in Australia and overseas (for more details about relevant Australian laws please see our Privacy Policy); and
 - for other purposes as listed in our Privacy Policy.
2. If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to provide or manage the products or services that you are seeking. We usually collect your personal information directly from you, however, sometimes we may need to collect personal information about you from third parties such as an insurer for the purposes described above.

Disclosures of your personal information

3. We may provide your name, residential address and date of birth to a credit reporting agency for the purpose of verifying your identity in accordance with the requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. As part of providing that information to the credit reporting agency, we may request the credit reporting agency to provide an assessment of whether the personal information matches (in whole or part) personal information contained in a credit information file maintained by the credit reporting agency. The credit reporting agency may prepare and provide an assessment to Citibank and may use the names, residential addresses and dates of birth contained in credit information files of other individuals, for the purpose of preparing such an assessment. If you don't wish for Citibank to use this method to verify your identity, you may go to a Citibank branch or an Australia Post branch with appropriate forms of identification in order for your identity to be verified in person.
4. We share personal information about you for the purposes described above (as well as otherwise permitted by the Privacy Act) with:
 - our related companies, sales agents and organisations that carry out functions for us or on our behalf in Australia and overseas;
 - any broker, insurer, financial, legal or other adviser acting in connection with your product or application;
 - regulatory and tax authorities in Australia and overseas;
 - organisations wishing to acquire an interest in any part of Citibank's business; and
 - other organisations as further set out in our Privacy Policy.

Disclosures to overseas recipients

Some of the recipients to whom we disclose your personal information may be based overseas. We may also use service providers based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the United States of America, India, the Philippines and Singapore. You acknowledge that by consenting to us disclosing your personal information to overseas recipients, Australian Privacy Principle 8.1 will not apply to the disclosure and as a result we may not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. By completing an application for an Insurance Product you consent to disclosures to such overseas recipients.

Our Privacy Policy (including how to access, correct information and make a complaint)

5. You can view the Citibank Privacy Policy on our website www.citibank.com.au or obtain a copy by calling us on 13 24 84. This policy includes information as to how you can access and/or seek correction of the personal information we hold about you. A charge may apply for providing you with access to your personal information. Our Privacy Policy also contains information as to how you can complain about a breach by us of the Privacy Act and how we will deal with such a complaint.

Your marketing communications preferences

6. By completing an application for an Insurance Product you agree that Citibank, Citigroup affiliate companies and their partners may use your personal information (including your telephone number, regardless of whether it is listed on the Do Not Call Register, and your email or other electronic addresses) to keep you informed about other products, services and offers which may be of interest to you. They may do this by phone, mail, email, SMS or other electronic messages (without an unsubscribe facility). Citigroup operates in several different lines of business including banking, credit cards, consumer finance, securities and insurance. These consents operate indefinitely and shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please notify us in writing or by phone on 13 24 84. Please note that if you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

How to contact us



Call
13 11 55



Online
suncorp.com.au



Local
store