

## **Enrizen.com.au - Privacy statement**

Enrizen Financial Group (EFG) is committed to being open about how we use personal information.

All companies part of the EFG adheres to EFG's Privacy Policy Statement which appears below.

### **EFG PRIVACY POLICY STATEMENT**

Your privacy is important to us. This statement outlines EFG's policy on how we manage the personal information we hold about our customers, shareholders and others. It applies to all organisations in the EFG group of companies in Australia.

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Your privacy is important to us. This statement outlines EFG's policy on how we manage the personal information we hold about our customers and others. It applies to all organisations in the EFG group of companies in Australia. (See "EFG in Australia" below for more information).

It is EFG policy to respect the confidentiality of information and the privacy of individuals. EFG is bound by the National Privacy Principles contained in the Commonwealth Privacy Act.

EFG's Privacy Policy Statement will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment. Any information we hold will be governed by the most current EFG Privacy Policy Statement.

### **EFG's privacy policy is based on openness**

We are committed to being open about how we use personal information.

Where our documents ask for personal information, we will generally state the purposes for its use and to whom it may be disclosed.

## **Why does EFG collect personal information?**

Our business is to understand and meet our customers' needs over their lifetime for a wide range of financial and other services. To do this effectively, we need to collect certain personal information.

Our business units provide many financial services under the EFG brand. They include (but are not limited to):

- life and general insurance advice
- finance / mortgage broking and other services to provide lending and credit facilities
- financial planning advice and other services to help individuals understand their financial needs and make financial and investment decisions

## **What kind of personal information do we ask for?**

Because of the nature of the products and services provided, government regulations and taxation laws, we ask for a range of personal information from our customers.

The type of personal information we may collect can include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, tax and financial statements and employment details.

We obtain most of the information directly from our customers through application or other forms, and from maintaining records of information provided in the course of ongoing financial planning advice or customer service. We may also obtain information from other sources.

We may ask for other information voluntarily from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our customers or potential customers.

Some of our insurance plans and other contracts also require us to collect sensitive information. For more details, see the section 'Sensitive information is subject to greater restrictions'.

If you choose not to provide the information we need to fulfill your request for a specific product or service, we may not be able to provide you with the requested product or service.

## **How do we use this information and who may we disclose it to?**

While we may send you marketing material from time to time that we think will be useful to you, we are conscious of the need to respect your privacy.

Unless you are informed otherwise, the personal information we hold is used for establishing and managing your financial products or services, reviewing your ongoing needs, enhancing customer service and product options and giving you ongoing information or opportunities that we believe may be relevant to your financial needs and other circumstances.

Depending on the product or service concerned and particular restrictions on sensitive information, this means that personal information may be disclosed to:

- other areas within EFG who provide financial and other services
- financial planners, brokers and those who are authorised by EFG to review customers' needs and circumstances from time to time

- service providers and specialist advisers to EFG who have been contracted to provide EFG with administrative, financial, insurance, research or other services
- insurers, credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law
- credit reporting or reference agencies or insurance investigators
- anyone authorised by an individual, as specified by that individual or the contract

Generally, we require that organisations outside the EFG group of companies who handle or obtain personal information as service providers to EFG acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the National Privacy Principles and this policy.

### **Sensitive information is subject to greater restrictions**

Some personal information we hold is 'sensitive'.

Sensitive information relates to a person's racial or ethnic origin, membership of political bodies, religions or trade unions, sexual preferences or activities, criminal record, state of health and medical history.

The way we use tax file numbers and information received from a credit reporting agency about an individual is also restricted by law.

Sensitive information is usually needed for applications for death, sickness and disability insurance and to manage claims on those products. It may also be relevant to credit and other applications. It is EFG policy that sensitive information will be used and disclosed only for the purposes for which it was provided, unless the customer agrees otherwise or the use or disclosure of this information is allowed by law. Documents asking for sensitive information will explain this.

### **Management of personal information**

EFG trains its employees to respect the confidentiality of customer information and the privacy of individuals. EFG regards breaches of your privacy very seriously and will impose appropriate penalties, including dismissal.

EFG has appointed Privacy Officers to ensure that EFG's management of personal information is in accordance with this statement and the Privacy Act.

### **How do we store personal information?**

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a combination of secure computer storage facilities and paper-based files and other records, and take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.

We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

## **How do we keep personal information accurate and up-to-date?**

EFG endeavours to ensure that the personal information it holds is accurate and up-to-date. We realise that this information changes frequently with changes of address and other personal circumstances. We can generally update your customer information over the telephone or via the EFG website.

## **You have the right to check what personal information about you is held by us**

Under the Commonwealth Privacy Act, you have the right to obtain a copy of any personal information which EFG holds about you and to advise EFG of any perceived inaccuracy. The Act does set out some exceptions to this.

To make a request, you will need to complete an application form verifying your identity and specifying what information you require.

We will acknowledge your request within 14 days and respond promptly to it. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

## **What if you have a complaint?**

If you consider that any action of EFG breaches this Privacy Policy Statement or the National Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly.

To make a complaint, please telephone us on 1300 650 341.

If you are not satisfied with our response to your complaint, you can telephone the Commonwealth Privacy Commissioner's hotline on 1300 363 992.

## **How to contact us if you want to:**

- make a general enquiry about EFG's privacy policy
- change your personal information
- obtain an application form for access to your personal information phone EFG on 1300 650 341

## **Privacy: Web supplement**

This statement outlines some privacy issues specific to the enrizen.com.au website.

## **Interactive tools**

The EFG website may provide you with interactive tools designed to help you make an informed choice with certain financial and other decisions. Some of these tools include budget planners, debt reduction calculators, home loan comparison and superannuation calculators.

EFG does not collect any of the personal information you enter when using the interactive tools on our website.

## **What is a Cookie and How does EFG use cookies?**

Cookies are small pieces of text stored on your computer. The purpose of this information is to provide you with a more relevant and effective experience on the EFG website, including presenting web pages according to your needs or preferences.

EFG may also use independent external service providers to track the traffic and usage on the web site.

Cookies are frequently used on many websites on the internet and you can choose if and how a cookie will be accepted by changing your preferences and options in your browser. You may not be able to access some parts of enrizen.com.au if you choose to disable the cookie acceptance in your browser, particularly the secure parts of the website. We therefore recommend you enable cookie acceptance to benefit from all the services on the website.

### **Technology improvements**

EFG is constantly striving to improve functionality on this site through technology changes. This may mean a change to the way in which personal information is collected or used. The impact of any technology changes which may affect your privacy, will be notified in this Supplement at the time of change.

### **Links to third party websites**

The EFG website has links to external third party websites that may benefit the user.

External websites should contain their own privacy statements and we recommend you review them when using their website.

Please note, however, that third party websites are not covered by EFG's privacy policy and these sites are not subject to EFG's privacy standards and procedures.