



THE OXLEY GROUP PRIVACY STATEMENT

Introduction

The privacy of personal information you provide to us (your “*personal information*”) is important to us. The following privacy policy governs the collection and use of your personal information by Oxley Insurance Brokers Pty Limited, Richmond Brokers Pty Limited, Oxley Finance Brokers Pty Limited, Oxley Home Loans Pty Limited, Oxley Life Solutions Pty Limited, Oxley Workers Compensation Solutions Pty Limited and their related entities, employees and the broker that will assist you (“*we*”, “*us*” or “*the Oxley group*”)

This privacy policy sets out how we intend to respect your rights to privacy in accordance with the National Privacy Principles contained in the National Privacy Principles (NPP) as imposed by the *Privacy Act 1988* (as amended by the *Privacy Amendment (Private Sector) Act 2000* (Cth).

1. What Personal Information we collect?

We may collect personal information about you to:

- A. arrange insurance on your behalf or assisting you in making a claim;
- B. enable us to assess your suitability and eligibility for obtaining a home or commercial loan.

The types of personally identifiable information we may collect include your name, address, telephone number, occupation, and financial information.

2. How We Collect Personal Information?

We collect personal information from you over the phone and through our brokers when interviewing you.

3. How We Use Your Personal Information?

We use your personal information to assist us in:

- A. Conducting our business, for example in determining whether you may qualify for insurance policies, premium funding, or a home loan;
- B. Completing a transaction to which the provision of that personal information relates for example in the submission of terms for your insurances to insurers or intermediaries, or in completion of loan and other application forms;
- C. To communicate information about our products and services to you;
- D. For our internal administrative, marketing, planning and research requirements;

At any time you may opt out of receiving any communications from us (other than as required for the operation of our business). If you wish to opt out of receiving communications from us please either contact your broker or our privacy officer whose contact details are set out later in this policy.

4. Disclosure of Your Personal Information

We do not sell our client lists to third parties. We will not disclose personal information about you to any person outside the Group except on a confidential basis that we

may use in the ordinary operation of our business, such as for data processing, printing or mailing. These third parties are strictly prohibited from using your personal information for any other purpose. We will only disclose to these third parties that information necessary for them to perform their services. Otherwise, we do not disclose personal information unless we are required to do so by law or regulation.

Our Website

You are able to visit our website without providing any personal information. We will only collect personal information with your prior knowledge.

Email addresses are only collected if you send us a message, or subscribe on our Website and you will be automatically added to distribution list.

Cookies

A cookie is a small string of information that a website transfers to your browser for identification purposes. The cookies we use may identify individual users. Cookies can either be "persistent" or "session" based. Persistent cookies are stored on your computer, contain an expiration date, and are mainly for the user's convenience.

Session cookies are short-lived and are held on your browser's memory only for the duration of your session, they are used only during a browsing session, and expire when you quit your browser. We may use both session and persistent cookies. This information may be used to personalise your current visit to our websites or assist with analytical information on site visits.

Most Internet browsers can be set to accept or reject cookies. If you do not want to accept cookies, you can adjust your Internet browser to reject cookies or to notify you when they are being used. However, rejecting cookies may limit the functionality of our website.

5. Keeping Your Personal Information Accurate

We always endeavor to ensure that your personal information held by us is accurate, complete and up-to-date. The accuracy of your personal information will always depend on the information you provide to us. If the information held about you is inaccurate please advise us so we may determine if it is necessary to amend your personal information to ensure it is accurate, complete and up-to-date.

Financial information becomes out of date very quickly and so we will update that information if it is required in any future dealings we may have with you.

6. Access to Your Personal Information

In most circumstances you are entitled to access to your personal information we hold. If you wish to access your personal information please write to us and make a request and we will provide you with that information with in 30 days of receiving that request. If we are unable to provide you with any information we will give you detailed reasons as to why. We may charge a small fee to cover any administrative costs that we may incur in providing personal information to you.

7. How to Contact Us

You can make any requests relating to your personal information held by us or any complaints regarding treatment of your privacy by contacting:

The Privacy Officer
The Oxley Group
Level 1 145 Horton Street
Port Macquarie NSW 2444
Phone 02 65887600
Fax 02 65849855
Email: privacy@oib.com.au

8. Changes to this Privacy Statement

We may amend this Privacy Statement as our business requirements or the law changes. Any changes will be updated regularly.