



## POLICY STATEMENT

### Privacy

Version: 1.0  
Issue Date: 8/10/2010  
Issued By: Brett Mullen, Privacy Manager of Advantus Pty Ltd

#### **Approval**

This policy has been approved by the Privacy Manager of Advantus Pty Ltd (Advantus). References to this policy may be included in information we provide to existing and prospective clients, affiliates and commercial partners. Published information includes but is not limited to the Advantus website, promotional brochures, videos and vignettes. This policy will be adhered to by Advantus in all its business transactions and will be strictly adhered to when it is engaged in the collection of private details by telemarketing, commercial email campaigns or any other alternative means.

#### **Enquiries**

If you have any enquiries about the content or operation of this policy, please contact our office on 07 4617 6790.

## 1. SCOPE

This Privacy Policy sets out Advantus' commitment to the protection of privacy. This policy applies to private information that Advantus collects and holds in a record that is necessary to service its clients, affiliates and those who use its services.

## 2. REFERENCES

*Privacy Act 1988 (Cth).*

*Privacy Amendment (Private Sector) Act 2000 (Cth).*

## 3. DEFINITIONS

### 3.1. Access

Access is allowing an individual to obtain information about themselves held by a company. Giving access may include allowing an individual to inspect that private information or giving a copy of that information to them.

### 3.2. Disclosure

In general terms a company discloses private information when it releases information to entities outside the company. It does not include giving individuals information about themselves (this is 'access' see above).

### 3.3. Private Information

Private information is any information that is not publicly available. It includes private contact details such as personal email addresses, postal addresses and private or unlisted phone and fax numbers. Additionally it includes information or an opinion in any form, whether true or not, about an individual whose identity is apparent or can reasonably be ascertained from information provided.

### 3.4. Sensitive Information

Sensitive information is a subset of private information. It is information or opinion about an individual's racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, or a criminal record.

### 3.5. Use

In general terms, use of personal information refers to the handling of personal information within a company including the use of information in a publication.

## 4. POLICY

Advantus is committed to the protection of personal privacy. Advantus is bound by the ten National Privacy Principles that form part of the *Privacy Act 1988* (Cth), and the *Privacy Amendment (Private Sector) Act 2000* (Cth), and it believes that respect for privacy forms part of the ongoing trust it wishes to develop with those it is in relationship with. This Privacy Policy describes how we treat private information that we hold consistent with this legislation.

### 4.1. Collection

Advantus only collects private information that is necessary to conduct its business or that is specifically and knowingly provided to it. This information will be collected by lawful and fair means and will not be collected in an unreasonable, illegitimate or intrusive way. Where practical, any private information will be collected directly from the individual concerned.

The private information that is maintained will be kept for the following purposes:

- To provide services as requested;
- To inform contacts about updates or changes to services provided;
- The accurate delivery of future correspondence;
- Internal accounting and administration; and
- To protect itself and its contacts from fraud.

When collecting private information Advantus will make sure those providing it know:

- Who is collecting it and how to contact the company;
- How to access their personal information;
- The purposes for which the information is being collected;
- Who the information would usually be disclosed to;
- Any legislative requirements for collecting the information; and
- The main consequences (if any) if they do not provide the information.

When contacting someone whose information was given by a third party Advantus' representative will inform them how they came into possession of their private information.

#### **4.2. Use and Disclosure**

Advantus will not use or disclose or permit the use or disclosure of any private information unless one or more of the following apply:

- The individual concerned has provided consent;
- A reasonable person would expect the information to be used or disclosed;
- It is in accordance with this Privacy Policy;
- The company believes that the use or disclosure is necessary where it suspects fraud or unlawful activity has been, is being or may be engaged in;
- Use and disclosure is required or authorised by law;
- The company believes the use or disclosure is necessary for the operation, development or administration of Advantus; and/or
- The company reasonably believes it is necessary to prevent any serious and imminent threat to public safety.

#### **4.3. Data Quality**

Advantus will make every reasonable effort to ensure that personal information we collect, disclose and use is accurate, complete and current.

#### **4.4. Data Security**

Advantus will make every reasonable effort to ensure that information we collect and keep is kept secure at all times. Access to information will be limited to those of our employees who need that access in order to carry out efficient business operations.

Private information that is no longer required will be destroyed before disposal.

#### **4.5. Openness**

Advantus will be honest about the actual use of information that is collected and the type of personal information that we keep. Information we keep varies on an individual basis depending on the services required or the enquiry made. This may include but is not limited to:

- Contact details;
- Financial and bank details supplied to enable direct debit or credit card payments;
- Internet Protocol (IP) addresses, telephone numbers, email addresses; and
- Any other details or virtual information obtained for the operation of business.

#### 4.6. Access and Correction

Any individual has a right to access the private information Advantus stores about them. When Advantus is informed that information which is currently accessible and in use is inaccurate, incomplete or out-of-date, it will be corrected. Requests to correct or change information that is not easily accessible or likely to be used will be at the Privacy Manager's discretion.

Updates and corrections to personal information that is in use can be made by contacting office administration.

Before providing the information the delegated employee may require the individual concerned to provide adequate identification before allowing:

- the individual to view the information; or
- for the information to be deleted by an authorised staff member within 14 days unless:
  - it is unlawful to provide the information; or
  - the request poses a serious and imminent threat to the life or health of any individual; or
  - the request has an unreasonable impact on the privacy of other individuals; or
  - the request is frivolous or vexatious; or
  - there is another exception under law.

Any fees charged for accessing information will be on a cost recovery basis only. No fee will be charged to request access to information.

#### 4.7. Identifiers

Advantus will not adopt any government identity numbering system.

Advantus will not use or disclose a Commonwealth government identifier in a way which is inconsistent with the purpose for which they were originally issued. They will only be used where such use or disclosure is either:

- necessary for the company to fulfil its obligations to the agency that assigned the identifier to the individual, or
- in the interest of public safety.

#### 4.8. Anonymity

Where it is lawful and practical to do so, Advantus will give individuals the option of interacting with us anonymously. It should be recognised that anonymity will restrict the ability of the company to provide services to that individual.

Advantus will not use identifiable images of individuals for any marketing or promotional purposes without their knowledge and consent.

#### **4.9. Trans border data flows**

Advantus uses online storage facilities, some of which are maintained offsite that may be off-shore or overseas. This data may include private and/or sensitive information about clients, partners, associates, and other affiliates it is in relationship with.

Beyond this, Advantus will only transfer private information overseas where:

- it is at the request of the person whose information is being transferred; or
- the information is being transferred to the individual concerned; or
- the transfer meets the requirements of National Privacy Principle 9 and the transfer is personally approved by the Privacy Manager or Board of Officers of Advantus.

#### **4.10. Sensitive Information**

Advantus will only collect or use sensitive information where it is necessary to maintain the duty of care required to ensure safe business operations.

## Privacy Work Practice Guidelines – Advantus

### 1. Collection

All forms and documents used to collect personal information will contain the following elements

- an explanation of why the information is being collected including a clear explanation of any secondary purposes or uses;
- an explicit statement indicating Advantus as the collecting company;
- information on how to contact us including at least a postal address and telephone number; and
- information on any other organisations which may have access to this information especially when such information is to be shared with sister companies, partners, and other affiliate bodies; and
- the following privacy statement:

*Advantus collects and uses your private information for the purposes of administering services and information as requested. If you are providing us with information about another individual you are responsible to gain their permission. If you do not provide us with the information requested we may not be able to provide you with the service you are requesting. You can access and update your personal information by calling 07 4617 6790 during business hours. To view our privacy policy please visit [www.advantus.com.au](http://www.advantus.com.au).*

### 2. Use and Disclosure

Advantus will only use or disclose private information in a manner that a reasonable person would expect the information to be used or disclosed.

Private information will only be entered into Advantus' database where it has been gained with a clear intent that the information is available for it to use for future contact or to facilitate the provision of company services.

Where a request is made by a third party it will only be granted with the consent of the individual.

### 3. Data Quality

To keep information correct and up to date Advantus will

- Maintain an online facility which allows clients to update their details;
- Update data in its customer relationship management (CRM) facility that are indicated to it as being redundant.

#### 4. Data Security

All paper based personal information will be stored in lockable facilities that require either:

- A key that is not on the master key system;
- A Grand Master key; or
- If the information is held in a safe or strongbox than an electronic code or numeric combination for the lock.

Digitally recorded information will have restricted access by username and password only.

All paper based personal information that is no longer required will be shredded.

#### 5. Openness

Data collection will be accompanied by either a verbal or written statement that clearly identifies both the scope of use, and the purpose for the information collected.

#### 6. Identifiers

ABN's and ACN's will only be collected where permitted or required by law and will only be disclosed where that purpose has been permitted by the individual or as an identifier to an appropriate government department.

#### 7. Anonymity

Where it is operationally possible we will give individuals the option to interact with us anonymously or with minimal information being recorded. This means:

- People may request information on our services and products without providing specific details.
- Where, for legal reasons, a person cannot attend attain our services or products without some level of private information we will clearly explain the reasons why.

#### 8. Sensitive Information

Sensitive information will be afforded a higher level of security than general private information. This means that:

- Such information will be restricted exclusively to Senior Management; and
- Keys, access codes and security passwords related to that information will only be granted under explicit permission from the Privacy Manager.

## 9. Trans border data flows

Advantus will take due care in selecting secure online storage facilities when storing private or sensitive information about its clients, partners, associates and/or affiliates that it is in relationship with.

Beyond this, Advantus will only transfer private information overseas where:

- It has been approved by the individual concerned; or
- The request was generated by the individual concerned; or
- The transfer meets the requirements of National Privacy Principle 9 and has been personally approved by the Privacy Manager or Board of Officers of Advantus.

## 10. Sensitive Information

Advantus will only collect or use sensitive information in situations where it is necessary to fulfill the duty of care it owes to clients, affiliates and partners as required by law.