

Privacy Statement – other situations

At Apia there are times where in the ordinary course of our business we collect, hold, use and disclose personal information about individuals when they interact with us in a range of ways. These may be individuals who are not Apia customers or they may be Apia customers who are interacting with us in a capacity other than simply as a customer.

You may be one of these people. For example, you may: interact with us via our Social Media Site; make an enquiry; or enter a competition being run by Apia.

If you are one of these people, in this document you will find Privacy Statements that detail the information you need to know about our privacy practices and how we may deal with your personal information. Our Privacy Statements include the purposes of collection, the consequences if you do not provide your personal information, the types of persons to whom we usually disclose your personal information, details about our Privacy Policy, your access and correction rights and how to complain as well as whether we are likely to disclose your personal information overseas and to which countries.

You should review the relevant Privacy Statement prior to providing us with your personal information.

These are Privacy Statements for Australian Pensioners Insurance Agency Pty Ltd (“Apia”) who is an authorised representative of AAI Limited. Both Apia and AAI Limited are members of the Suncorp Group, which we refer to simply as “the Group”.

To view the relevant Privacy Statement for your interaction please go to the scenario that applies to you from the list below, then simply skip to the relevant page.

Contact Us

Once you have read the relevant Privacy Statement if you have any questions or concerns:

- Visit www.apia.com.au/privacy;
- Speak to us directly by phoning Apia on 13 50 50; or
- Email us at privacyaccessrequests@apia.com.au
- If you use our Social Media Sites, but are not an Apia customer (page 1)
- If you enter a competition being run by Apia (page 2)
- If you have requested us to contact you but are not an Apia customer (page 3)

Social Media Sites and other online communities

Why have we collected your personal information?

To enable us to:

- 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; and
- respond, communicate and engage with you via that Social Media Site.

You should also ensure you read any and all relevant online terms or conditions of use, of our Social Media Sites for further information on engaging with us via those sites.

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 communicate or engage with you via our Social Media Sites.

How we collect and disclose your personal information

Where your personal information is collected, or disclosed to another party, it will be to achieve the purposes described in ‘Why have we collected your personal information?’ as well

as purposes that are related, where you would reasonably expect us to. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for those same purposes. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

In circumstances we may collect your personal information from, or disclose it to:

- customer, product, business or strategic research and development organisations;
- data partners and analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- publicly available sources of information;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- any other organisation or person, where you've asked them to provide your personal information to us, or us to disclose your personal information to them;



Part of the
Suncorp Network

- other companies within the Suncorp Group and other trading divisions or departments within the same company to see a list of our brands/companies, please see the Group Privacy Policy which can be accessed at www.apia.com.au/privacy ;
- any of our joint ventures where authorised or required
- marketing agencies and other marketing service providers;
- print/mail/digital service providers; and
- the Australian Financial Complaints Authority or any other external dispute resolution body.

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 may provide your personal information to – or get personal information about you from – persons

located overseas, for the same purposes as in 'Why have we collected your personal information?'

The countries we usually disclose your personal information to include those countries where our operations are performed, or our insurance and business partners conduct their business. The countries involved will depend on the nature of your dealing with us. A list of the countries we usually disclose your personal information is provided in the Group Privacy Policy, which can be accessed at www.apia.com.au/privacy

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 Group Privacy Policy which can be accessed at www.apia.com.au/privacy.

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.

To contact us, please refer to the contact details on page 1.

Competitions

Where we run a competition it will be undertaken under the terms and conditions of that specific competition and there may be a Privacy Statement within those terms and conditions. If not, please read this Privacy Statement for a general understanding of how we treat your personal information when we run competitions.

Why have we collected your personal information?

To enable:

- you to participate in the competition;
- us, and any other promoter or associated agency to run the competition, including administering, managing and promoting the competition, advising any relevant gaming authorities, and (should you be the winner) publication of results or competition promotion in appropriate media; and
- us to 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 (where specifically included in the terms and conditions of the competition) to provide you with marketing information .

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 you may not be able to enter the competition or be eligible to win any prizes.

How we collect and disclose your personal information

Where your personal information is collected, or disclosed to another party, it will be to achieve the purposes described in 'Why have we collected your personal information?' as well as purposes that are related, where you would reasonably expect us to.

In circumstances we may collect your personal information from, or disclose it to:

- social media and other virtual communities and networks where people create, share or exchange information;
- publicly available sources of information;
- other companies within the Group and other trading divisions or departments within the same company to see a list of our brands/companies, please see the Group Privacy Policy which can be accessed at www.apia.com.au/privacy;
- any of our Group joint ventures where authorised or required;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- newspaper and media outlets (for publication of competition results);
- customer, product, business or strategic research and development agencies;
- data partners, auditors or analytic consultants;
- marketing agencies and other marketing service providers;
- print/mail / digital service providers;
- government, statutory, or regulatory bodies and enforcement bodies;
- any promoter, agency or sponsor involved with, or running, the competition on our behalf; and
- any other organisation or person, where you've asked them to provide your personal information to us.

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 may provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in ‘Why have we collected your personal information?’

The countries we usually disclose your personal information to include those countries where our operations are performed, or our insurance and business partners conduct their business. The countries involved will depend on the nature of your dealing with us. A list of the countries we usually disclose your personal information is provided in the

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Contact, General Enquiries or Complaints

Why have we collected your personal information?

To enable us:

- To respond to, deal with or manage your contact, enquiry or complaint.

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 be unable to provide a full response or any response to your contact, enquiry or complaint.

How we collect and disclose your personal information

Where your personal information is collected or disclosed, it will be to achieve the purposes described in ‘Why have we collected your personal information?’ as well as purposes that are related, where you would reasonably expect us to. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for those same purposes. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

In this context, and depending on the nature of your complaint or query, we will generally collect your personal information directly from you, however, in some cases we may collect your personal information from, or disclose your personal information to:

- other companies within the Group and other trading divisions or departments within the same company - to see a list of our brands/companies, please see the Group Privacy Policy which can be accessed at www.apia.com.au/privacy
- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisation;
- data partners and analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- publicly available sources of information;

- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- a third party that we've contracted to provide financial services, financial products or administrative services – for example:
 - information technology providers,
 - administration or business management services, consultancy firms, auditors and business management consultants,
 - marketing agencies and other marketing service providers,
 - claims management service providers
 - print/mail/digital service providers, and
 - imaging and document management services;
- any intermediaries, including your agent, adviser, a broker, a representative or person acting on your behalf, other Australian Financial Services Licensee or our authorised representatives, advisers and our agents;
- a third party claimant or witnesses in a claim;
- accounting or finance professionals and advisers;
- government, statutory or regulatory bodies and enforcement bodies;
- policy or product holders or others who are authorised or noted on the policy as having a legal interest in a policy;
- in the case of a relationship with a corporate partner such as a bank or a credit union or another insurer, the corporate partner and any new incoming insurer;
- the Australian Financial Complaints Authority or any other external dispute resolution body;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
- legal and any other professional advisers or consultants; and
- any other organisation or person, where you've asked them to provide your personal information to us or asked us to obtain personal information from them.

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.

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