



## Compare the Market and Compare the Meerkat Privacy Policy

This Policy contains important information about how we manage personal information. It applies to all of the services offered by Compare the Market Pty Ltd ACN 117 323 (**CTM, we, us, our**) in respect of [www.comparethemarket.com.au](http://www.comparethemarket.com.au) and [www.comparethemeerkat.com.au](http://www.comparethemeerkat.com.au) (**websites**) and the Compare the Market call centre (**call centre**).

We may modify this Policy at any time, and if we do, we'll publish it on the websites. We are bound by the *Privacy Act 1988* (Cth) and the Australian Privacy Principles contained within that act.

### PERSONAL INFORMATION WE COLLECT

#### Personal Information

The type of information we collect about you will depend on the circumstances, but will generally include information which is relevant to the quoting or supply of products or services you're comparing or enquiring about. Where practicable, we will always allow you to deal with us anonymously or by using a pseudonym. We may collect personal information from you to provide you with a comparison service or to allow a supplier who participates in our comparison service, or a business partner who assists us in providing our comparison service, to contact you. In some cases, if you do not provide the information we will not be able to provide our services to you.

Depending on the type of product you're enquiring about, the information that we collect may include (but is not necessarily limited to) your name, address, date of birth, gender, insurance history, employment information, marital status, proof of identification information (e.g. driver's licence, passport details), bank account details, social security information, Medicare number, details about the risk you want to insure, details regarding your financial circumstances (e.g. existing home loans and savings) and future requirements, details about your property values, and your contact details. If you win a competition that we (or our agents) run, we may also with your consent use your name, image (e.g. photograph) and/or voice recordings for the purpose of promoting or marketing the competition and/or our services.

#### Sensitive Information

If you wish to compare certain products (such as health insurance or life insurance), we may also, where necessary, collect sensitive information from you. Sensitive information includes any information about your racial or ethnic origin, political opinion, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record or health information. Currently, we may collect information about your trade or profession, your health fund memberships, and certain other health information, in order to provide our service for certain products.

### HOW WE COLLECT AND HOLD PERSONAL INFORMATION

We generally only collect your personal information from you directly via the internet, including our websites and social media, and our call centres. Sometimes, we may collect your personal information from one of our participating suppliers (for example, if you purchase a product from one of our participating suppliers after using the websites, that supplier may provide us with information about you) and service providers (for example, if we engage a marketing research firm to carry out audience testing, that research firm may provide us with information about you). We may also collect information from another person (e.g. the person arranging the policy of insurance for customers covered under a family or couples policy health policies), or if you enquire about home loans, we may also collect personal information you provide to the mortgage broker we refer you to or from our credit licensee. If we collect information about you from a third party, we will determine whether we could have lawfully collected that information directly from you and, if not, we will destroy or de-identify that information (provided it's lawful to do so).



Any personal information that you provide for a comparison (other than compulsory third party insurance) or to purchase products or services on the websites or through the call centre is collected and managed by CTM. Personal information that you provide to purchase products or services on third party websites which are linked to by us is collected and managed by those third parties (see our Website Terms and Conditions, available on the websites, for more information about those third party websites).

Information for a compulsory third party insurance comparison is collected and managed by the relevant State or Territory authority in accordance with their privacy policy. The State and Territory authorities do not provide your Personal Information to CTM.

If you enquire about home loans, personal information you provide may also be collected by our credit licensee, Australian Finance Group Limited, and the mortgage broker/s we refer you to assist with your enquiry. Those parties will collect and manage that information in accordance with their privacy policies.

CTM collects feedback from users of the websites. We will give you the option to provide that feedback anonymously however, you can provide your personal information with your feedback if you choose.

From time to time, we may use data collection devices such as 'cookies' in conjunction with the websites. We may (or our marketing company may) evaluate any cookie information collected to measure the effectiveness of its advertising and how visitors use the websites in order to:

- provide you with a better and more customised service and a more effective website;
- collect information on how many visitors the websites receive, how those visitors use the websites, where they came from and where they go; and
- determine whether you have made purchases of certain products elsewhere, after using the websites.

We also use web beacons and cookies provided by our third party ad server on the websites, which transmit information about how visitors use the websites to our ad servers so that advertising on third party sites can be better targeted and measured. You can configure your browser so it does not accept cookies, but this may affect the functionality of the websites. We may also collect and store information on your personal device using browser web storage and data caches.

## **WHY WE COLLECT, HOLD AND USE PERSONAL INFORMATION**

We collect, hold and use personal information to provide services, benefits and products to you. These include:

- to provide you with our services and products;
- to send you a summary of your quote and comparison results;
- to provide to our business partners or participating suppliers so that they can (where you have agreed) provide you with updates or information about their products and services and provide you with reminders;
- to provide to our service providers so that they can provide us with services that assist us to run our business and the websites;
- in conjunction with other information, for analytical and statistical purposes;
- to reconcile transactions with our business partners or participating suppliers that supply you products because of our services;
- to telephone you;

- to market to you (but we will stop marketing to you on request by you to the email address set out below);
- to deal with complaints and queries you may have;
- To administer competitions and promotions; or
- any other purpose we have notified you of when the information was collected as permitted by law.

We may share your personal information with third parties if we genuinely believe that the sharing of that personal information is required or authorised under law.

CTM may record details or block particular I.P. addresses (and where required provide those details to third parties to assist us) to maintain the integrity of the website where there is suspicious or excessive use of the websites.

Some of our service providers and/or business partners may be located in overseas locations. Also, we hold personal information in data storage and cloud computing facilities operated by us (or by third parties for us) that may be located in overseas locations. Currently, we may provide personal information to overseas providers who are located in the United States of America. Please note that some of our participating suppliers may operate call centres that are based overseas, and so if you enquire about a product with them, you may call or be called by one of those call centres.

## **ACCESS TO YOUR PERSONAL INFORMATION**

You have the right to access and correct your personal information we hold. In certain situations (e.g. if required or permitted by law), we are able to deny access to some or all of the personal information we hold. We will always provide reasons in writing if access is refused. We may charge you a reasonable fee for access to your personal information, but we will advise you of the fee before we process your request. We will always respond to requests for access and/or corrections within a reasonable period and we will give access in the manner requested if it is reasonable and practicable to do so. Please email or write to our Privacy Officer (see Contact Information) if you wish to access or correct your personal information.

If you provide us with information about another person, you must have that person's consent before you provide the information to us. You must also tell the person we have collected their personal information; the person is entitled to access the information we hold; and he or she should refer to this document to understand how we manage their personal information.

## **KEEPING YOUR PERSONAL INFORMATION SECURE**

We will take reasonable precautions to ensure that the personal information that we have about you is protected against any unlawful use, unauthorised access, modification or disclosure and these precautions include:

- using appropriate information technology and processes;
- using computer and network security systems with appropriate firewalls, encryption technology and passwords for the protection of electronic files;
- securely destroying or "de-identifying" personal information if we no longer require it subject to our legal obligations to keep some information for certain prescribed periods; and
- restricting access to your personal information to our employees and those who perform services for us who need your personal information to do what we have engaged them to do;
- requesting certain personal information from you when you wish to discuss any issues relating to the

products and services we provide to you.

While we undertake reasonable steps to protect your personal information, no guarantee can be given that information sent over the internet is always 100% secure. Sending and receiving information over the internet is at the user's own risk, however we will take all reasonable steps to ensure your data security once we receive it.

### **UNSUBSCRIBE FROM MARKETING COMMUNICATIONS**

If you no longer wish to receive marketing communications from Compare The Market or Compare The Meerkat, please use the unsubscribe link contained in all of our email communications. Alternatively, you can contact us by calling 1800 456 981 or by emailing [privacy@comparethemarket.com.au](mailto:privacy@comparethemarket.com.au)

### **PRIVACY COMPLAINTS**

If you have a complaint about the way we manage your personal information, including any decision made regarding a request for access or correction of your personal information, please contact our Privacy Officer (see Contact Information):

Our Privacy Officer will endeavour to resolve any privacy complaints and will respond in writing to you regarding the outcome of any investigation. If your privacy concerns are not resolved satisfactorily or you wish to obtain more information on the privacy legislation, you can contact the Office of the Australian Information Commissioner (see Contact Information).

### **CONTACT INFORMATION**

<b>Privacy Officer:</b>	<b>Office of the Australian Information Commissioner:</b>
Phone: (07) 3198 8018	Phone: 1300 363 992
Email: <a href="mailto:privacy@comparethemarket.com.au">privacy@comparethemarket.com.au</a>	Email: <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
PO Box 301, Toowong QLD 4066	GPO Box 5218, Sydney NSW 2001
	Website: <a href="http://www.oaic.gov.au/privacy">www.oaic.gov.au/privacy</a>

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