

# TAL Privacy Statement

August 2022

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## Introduction

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your personal information is an important part of maintaining trust between us and our customers and by handling information in a secure manner, we build strong business relationships.

This summary sets out the key points about how TAL handles personal information.

We collect, hold, use and disclose personal information to carry out our business functions and provide our products and services. The obligations contained in the Privacy Act 1988 (Cth) and the 13 Australian Privacy Principles are those that apply to our practices for handling personal information.

More information can be found in the full version of TAL's Privacy Policy available at [tal.com.au/privacy-policy](https://tal.com.au/privacy-policy).

## Collection of personal information

We usually collect personal information (including sensitive information) from you or by a person or entity representing you when we provide our products and services including when we set up insurance policies for you or when we handle your claim.

We collect personal information (including sensitive information with your consent) from third parties or publicly available sources to enable us to provide our products and services to you.

We also collect personal information (including sensitive information with your consent) through our websites and social networking services such as Facebook and Twitter.

## Disclosure of personal information

Where permitted by current privacy legislation, we disclose information about you to authorised people, organisations and Government agencies.

Generally, we don't disclose sensitive information about you unless you agree, you would reasonably expect us to, or we are permitted by current privacy legislation to disclose that information.

In limited circumstances, we disclose personal information overseas where permitted by current privacy legislation. This includes the use of Cloud services and web traffic information we collect using Google Analytics, which may also be stored overseas.

## Accessing and correcting personal information

In most cases, when you request access to personal information that we hold about you, we will provide you with that information. There are limited exceptions under current privacy legislation where we are not obligated to provide you with that information. It is important that the information about you is complete and accurate and we take reasonable steps to update your information when we become aware that it is out of date or incorrect.

## Direct marketing and opting out

From time to time, we may use your information to offer, invite you to apply or promote and market our products and services to you. We may do this by phone (where we have your positive, voluntary and clear consent), mail, email, SMS or other electronic messages. Your consent shall remain in effect in accordance with relevant law or until you tell us otherwise.

We may disclose your personal information for the purposes of direct marketing if we collect the information and/or we believe you would reasonably expect that we would disclose your information for that purpose. We may also disclose your personal information for direct marketing purposes if we did not collect that information from you, but you gave your consent, or it is impractical to obtain that consent.

Personal information is shared between us and other companies with which we have a business relationship. We and they may provide you with information on their products and services which we consider may be of interest to you.

Please contact us using the details provided below if you do not want your personal information to be used in this way or to opt-out of receiving marketing information altogether. All our direct marketing communications include an opt-out option; for example, direct marketing emails will include an “unsubscribe” link you can click. If you opt out of direct marketing communications, we will no longer be able to use or share your personal information for that purpose.

If you do opt out of receiving direct marketing communications with us, but we need to communicate with you about an existing product you have or a service you are using, you will still receive communications about those products and services. This is so you can be informed about important information.

## Our complaints process

We have a formal complaints process to deal with any issue that you may have regarding how we have handled your personal information. Generally, we respond to complaints within 30 days. If you remain dissatisfied with the outcome of the complaints process, you can get your complaint reviewed by a completely independent complaints handling entity. The contact details of the Office of the Australian Information Commissioner (OAIC) and the Australian Financial Complaints Authority (AFCA) are contained in our Privacy Policy.

## Our contact details

### TAL Life Limited

✉ GPO Box 5380, Sydney NSW 2001

☎ 1300 209 088 or (02) 9448 9000

📠 1800 300 072

✉ [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

🌐 [tal.com.au](http://tal.com.au)

### TAL Privacy Officer

If you have any privacy related questions or would like further information on TAL privacy and information handling practices, please contact the TAL Privacy Officer.

✉ GPO Box 5380, Sydney NSW 2001

☎ (02) 9448 9000