

COMPARE THE MARKET AND COMPARE THE MEERKAT PRIVACY POLICY

This Policy contains important information about how and why we collect, deal with and manage your Personal Information.

Our Privacy Policy 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 and www.comparethemeerkat.com.au (**websites**) and the Compare the Market call centre (**call centre**).

This policy is governed by the *Privacy Act 1988* (Cth). We may modify this Policy at any time, and if we do, we'll publish it on the websites. If you would like us to send you a copy of the policy, just let us know.

In this Policy "Personal Information" includes any information that can be used to identify you, for example, your name, contact details, age, health information or driving history and any other information defined as Personal Information under legislation.

INFORMATION WE COLLECT AND HOLD ABOUT YOU

The type of information we collect and hold 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.

HOW WE COLLECT YOUR INFORMATION

Where we can, we will always allow you to deal with us anonymously or by using a pseudonym. However, if this isn't possible, CTM 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 required Personal Information we will not be able to provide you with a comparison service.

We generally only collect your Personal Information from you directly. If we receive information about you from a third party and it is not information we need in respect of our comparison services, 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.

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.

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; and
- collect information on how many visitors the websites receive, how those visitors use the websites, where they came from and where they go.

We may also provide the information to participating suppliers (and business partners who assist us in providing a comparison) to determine if you have purchased a product following a comparison on 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.

WHAT WE DO WITH YOUR INFORMATION

We will never sell or disclose your Personal Information to other companies. However, we may provide your Personal Information to our business partners which assist us in providing a comparison service and to suppliers participating in our comparison service where you have requested a comparison. Our business partners and participating suppliers will use, deal with and manage your Personal Information in accordance with their privacy policies.

We use your Personal Information to provide you with quotes and comparisons. We may also use your Personal Information in the following ways:

- 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; and
- to provide you with a better and more customised service and more effective website.

We will only ever contact you if you give your permission and you can ask to be removed from our marketing lists, at anytime.

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.

Your Personal Information may be stored in a secure and encrypted form overseas in data storage and cloud computing facilities operated by us (or by third parties for us).

ACCESS TO YOUR PERSONAL INFORMATION

You can request access to the Personal Information we hold about you at any time, and we will provide you with that information unless we are prevented by law from giving it to you. If we are unable to give you with the requested information we will let you know why.

CTM 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 do our best to make sure that the Personal Information we hold about you is accurate and up to date. If you believe we need to update your Personal Information just let us know. We will promptly update it and confirm to you when we have done so.

KEEPING YOUR PERSONAL INFORMATION SECURE

There is always a risk in sending and receiving information over the internet, but once we have received your Personal Information, we'll take steps to make sure it is protected and secure.

QUESTIONS OR PRIVACY CONCERNS

If you have a privacy complaint, would like to know what Personal Information we hold about you, or think your Personal Information needs to be corrected please contact CTM's Compliance Manager at:

PO Box 301, Toowong QLD 4066

or

privacyquery@comparethemarket.com.au.

Our Compliance Manager 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 Federal Privacy Commissioner on 1300 363 992, or visit their website at www.privacy.gov.au.

Last Updated: 12 February 2013