

Captain Compare Privacy Policy

This Privacy Policy contains important information about the type of personal information we collect from you on the Captain Compare website (www.captaincompare.com.au) (**Website**), the purposes for which it is used, how it is managed, to whom we disclose it and what measures we take to comply with privacy laws in respect of the website. References in this Policy to **we, us, our** mean Auto & General Services Pty Ltd (**AGS**) ACN 003 617 909, (the company that owns the Captain Compare brand, trading name and website) and its related body corporate, Compare the Market Pty Ltd (**CTM**) ACN 117 323 378.

This Privacy Policy is governed by the *Privacy Act 1988* (Cth) (**Privacy Act**) and the Privacy Principles contained therein. We are bound by the Privacy Act and are committed to complying with the Privacy Principles. The privacy of your personal information is very important to us.

We may make changes to this Privacy Policy from time to time for any reason. We will publish changes to this Privacy Policy on our websites.

It is important that you read and understand this Privacy Policy.

Collection of Information

We may collect personal information from you via the Website in order for AGS to provide you with a comparison service or to allow an insurance provider to contact you with your consent.

Any personal information that you provide for a comprehensive car insurance comparison is collected by us. We collect feedback from website users about the Website and the Captain Compare car insurance comparison service. This feedback is provided anonymously – we will not ask you for your personal details.

What personal information we collect

The personal information we collect and store about you may include:

- your name;
- contact details (including mobile phone, telephone and email);
- age;
- gender;
- previous or current insurance; or
- driving history

and such other information which is relevant and necessary to providing products and deliver services to you or to comply with the law.

How we collect personal information

We generally only collect your personal information from you directly via the internet when you visit the Website. Sometimes we may collect your personal information from one of our participating suppliers (e.g. where you purchase a policy from that supplier). We collect information about visitors using our online resources. Any information collected is used to improve our services and to identify online behavioural patterns.

Our online resources include, but are not limited to our Website. Information collected by these resources may collect the following information:

- Server address/IP address
- Date and time of visit to our site
- Pages visited
- Documents downloaded
- The site you visited prior to visiting our website

- The browser you are using to access our resources
- If you have visited our website before
- Tracking user preferences

In addition to the above, our Website may collect location data.

From time to time, we may use data collection devices such as 'cookies' in conjunction with our Website. Cookies are commonly used on the internet. They are a small file placed onto a computer by a server. A cookie can later be identified by a server. We may use both 'persistent' and 'session cookies'. We may (or our marketing company may) evaluate the cookie information collected to measure the effectiveness of our advertising and how visitors use our site. Where our marketing company manages the information coming from our site on our behalf, we control how that data may and may not be used. Any information that is collected in this way is used in an aggregated form, we do not use it to identify you as an individual.

We may use cookies for various purposes such as,

- to provide you with better and more customised service and a more effective Website
- collecting anonymous statistical information on things such as how many visitors the Captain Compare Website receive, how those visitors use the sites and where they came from.

Any information that is used in this way will be in an 'anonymised' form but may identify your computer's I.P. address. AGS does not use the information to identify you as an individual and it may pass the information to participating insurance providers to assist in determining if you have proceeded to purchase a product following a comparison on the Website.

AGS may also use web beacons and cookies provided by its third party ad server on the Website. The web beacons and cookies transmit information about how visitors use the Website to AGS's ad servers for the purpose of targeting AGS's banner advertisements and other advertising on third party sites. Any information that is collected and used in this way will be in an 'anonymised' form. AGS and its ad server do not use it to identify you as an individual.

If you wish, you can configure your browser so it does not accept cookies, but this may affect the functionality of the Website.

We may also collect personal information about someone else from you. For example, you may wish to purchase insurance in joint names and so you provide us with personal information about your spouse. Where you provide us with personal information about other people you must have their consent to do this, and to provide it on their behalf. If not, you must tell us.

Dealing with us anonymously or using a pseudonym

Where possible, you have the option of interacting with us anonymously or pseudonymously. Whilst you are entitled to interact with us anonymously or by using a pseudonym, we will need to know who you are in order to provide you with our products and deliver services.

Use and Disclosure of Information

We use the personal information we collect from the Captain Compare car insurance comparison to enable AGS to provide you with car insurance quotes. We also give that information to each participating insurer and insurance provider so they may provide a car insurance quote (an insurance provider is a person who acts as an agent for a participating insurer.)

AGS allows you to submit your contact details (e.g. telephone number, email address) if you want to be contacted by the insurer or insurance provider who gives you the lowest quote on our car insurance comparison. We will only give your contact details to that insurer or insurance provider if you elect to be contacted by them (i.e. you say 'Yes' to these options on the car insurance comparison pages).

AGS may use your email address to send you a summary of your car insurance comparison results.

Marketing

From time to time, we may use the information we collect from you to let you know via mail, SMS, email, telephone or online about any news, special offers, products and services. We will never sell or disclose your personal information to other companies, however, we may provide your personal information to our business partners (who assist us in providing a comparison) so that they can provide you with information about their products and services that you might be interested (where you have agreed). Should you purchase products or services on our business partner websites, their privacy policy will apply to those products and services.

Direct Marketing Opt Out

If you do not want to receive any marketing offers, you can choose to opt out of our marketing activities. To opt out, you can either:

- use the unsubscribe function from our emails, SMS, MMS or IM; or
- contact us using the Contact Details below.

You can, however, change your mind about opting out of receiving information about our products and services at any time by contacting us using our Contact Details noted below.

If there is excessive use of the Captain Compare Website from a computer located at a particular I.P. address, AGS may record details of the relevant I.P address and provide those details to third parties who are involved in the Captain Compare Website.

How we store personal information

We will store your personal information in a number of ways including:

- in electronic systems and devices;
- in paper files;
- secure document retention services off-site; and/or
- cloud facilities operated by us (or by third parties on our behalf)

Information Security

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;
- 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; and
- 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.

Exchange of information with overseas parties

Some of the service providers and/or business partners with which we exchange your personal information may be located outside Australia in countries including Japan, Philippines, Singapore, Spain, United Kingdom and the United States of America. Where we do this, we make sure that such organisations have the appropriate data handling and security arrangements in place.

Access to and accuracy of personal information

You can request access to the personal information we hold about you at any time by contacting us using the Contact Details noted below and we will provide you with that information unless we are prevented by law from giving you that access. If we are unable to provide you with the requested information, we will provide you with a written explanation.

Where access is granted to your information, we may charge a reasonable fee for such access and if we do, we will advise you of the fee prior to proceeding with the request.

We take reasonable measures to ensure that the personal information we hold about you is accurate and up to date. Under the Privacy Act, you also have a right to request that we correct information, if you believe your personal information is not accurate and up to date, we would encourage you to inform us by contacting us using the Contact Details noted below. We will promptly update any information that is incorrect and confirm to you when we have done so.

Website Links

This Privacy Policy applies to websites operated by us or on our behalf which we authorise to provide a link to this Privacy Policy.

When you use a link from our websites or mobile apps to which this Privacy Policy applies, to the websites of third parties, we have no control over these third party websites we may link to. Those third party websites are not subject to our privacy standards and we take no responsibility for the conduct of these third parties. Always read the privacy and security statements when using other websites.

Complaints

We are committed to resolving any complaints you may have, please contact us at any time by contacting us using the Contact Details noted below.

An AGS representative will be in contact with you regarding your complaint and will let you know who will be assisting you, their contact details and the expected resolution date of your issue within 48 hours.

If the issues raised are more complicated, we may ask you for additional documentation to help resolve the issue. In turn, we will keep you updated on the progress of your complaint.

We will try to answer any questions you may have, correct any error on our part or resolve any complaint or concern that you may have about our information handling practices. If we do not resolve a complaint to your satisfaction, you also have the right to complain to the Office of the Australian Information Commissioner (OAIC) using the Contact Details noted below:

AGS Privacy Officer	Australian Information Commissioner
Email: privacyquery@autogeneral.com.au Privacy Officer Auto & General Services Pty Ltd PO Box 342	Email: enquiries@oaic.gov.au GPO Box 5218 Sydney NSW 2001 Phone: 1300 363 992

TOOWONG QLD 4066	Website: www.oaic.gov.au
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