

# Privacy Statement

Asteron<sup>1</sup> is a member of the Suncorp Group.

The Privacy Act 1993 *requires us to inform you that:*

## Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The collection of your personal information is essential to enable us to conduct our business of offering and providing you with our range of financial products and services.

We collect personal information for the purposes of:

- identifying you when you do business with us;
- protecting your personal information from unauthorised access;
- establishing your requirements and providing the appropriate product or service;
- setting up, administering and managing our products and services;
- assessing and investigating, and if accepted managing a claim made by you under one or more of our products; and
- understanding your needs and improving our financial products and services, including training and developing our staff and representatives.

We are required by the Financial Transactions Reporting Act 1996 to collect your personal information to verify your identity. Therefore, the collection of certain personal information will be mandatory.

## Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request **or** provide insurance cover, manage or pay any claim under an insurance policy, manage your product or pay any benefits, or provide you with the full range of services we offer.

## Disclosure

We use and disclose your personal information for the purposes we collected it.

We may use and disclose your personal information for a secondary purpose only if that secondary purpose is directly related to the purpose of collection.

When necessary and in connection with purposes listed above, we may disclose your personal information to and/or collect your personal information from:

- other companies within the Suncorp group;
- where required or authorised under our relationship with our joint venture companies;
- information technology providers, including hardware and software vendors and consultants such as programmers;
- customer research organisations;
- intermediaries including your agent, adviser, a broker, a representative acting on your behalf, or our authorised representatives and our agents;
- accounting or finance specialists;
- where you are an insured person and not the policy holder, the policy holder;
- trustees or employers associated with superannuation funds or group insurance policies;
- government, law enforcement or statutory bodies;

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<sup>1</sup> The term 'Asteron' stands for Asteron Life Limited and its subsidiary companies.

- other insurers, financial institutions, insurance and claims reference agencies, credit agencies loss assessors, financiers or investigative service providers;
- legal and other professional advisers;
- administration or business management services, including consultancy firms, auditors and business management consultants;
- research and development service providers;
- printers and mail service and delivery providers for the mailing of statements, insurance policy documents and marketing material;
- imaging and document management services

### **Disclosure overseas**

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include:

- sending your personal information to companies in the Suncorp group;
- when you have asked us to do so;
- when we are authorised or required by law to do so;
- when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement;
- certain electronic transactions; or
- when it is necessary in order to facilitate a transaction on your behalf.

We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement and in compliance with the privacy regime.

### **Access**

You are entitled to obtain confirmation from us that we hold personal information about you and you can request access to that personal information by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why.

If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal information, an administration fee may be charged to cover the associated cost of supplying this information.

### **Correction**

If you believe that the information we hold about you is incorrect, you may ask that it be corrected. If we decline to correct the information you may request that a statement is attached to the information that a correction was sought but was not made.

### **Contact**

Please contact us to:

- request access to the personal information we hold about you; or
- obtain more information about our privacy practices by asking for a copy of our Privacy Policy;

You can contact us by:

1. Email: [contactus@asteron.co.nz](mailto:contactus@asteron.co.nz),
2. Phone: 0800 808 800 (within New Zealand only), outside New Zealand: +64 4 495 8700
3. Mail: Administration, Asteron Life Limited, PO Box 894, Wellington

Our Privacy Policy can also be found on our website at [www.asteron.co.nz](http://www.asteron.co.nz)