

Wilson A.I. Privacy Policy

Our privacy commitment

Wilson A.I. is committed to protecting the privacy of your personal information. This policy explains how Wilson A.I. manages the personal information that we collect, use and disclose and how to contact us if you have any further queries about our management of your personal information. This policy does not cover personal information collected or held by Wilson A.I. Pty Ltd or any of its related bodies corporate (as applicable) about its employees.

Wilson A.I. is bound by the Australian Privacy Principles in the Privacy Act 1988 (Cth) (and applicable State and Territory health privacy legislation), which regulate how we may collect, use, disclose and store personal information, and how individuals may access and correct personal information held about them. Wilson A.I. is also required to comply with the Spam Act 2003 (Cth).

In this policy 'we', 'us', 'our' and 'Wilson A.I.' refers to (and this policy applies to), the following Wilson A.I. businesses:

- Wilson A.I. Pty Ltd;
- Wilson A.I. Holdings Pty Ltd;

Please contact us if you have any questions regarding Wilson A.I.'s Privacy Policy or would like us to send you a copy of this policy please contact our Privacy Officer using the details **provided below**. Our Privacy Policy may be amended from time to time. The current version will be posted on our website.

What is personal information?

Personal information is any information or an opinion, in any form and whether true or not, about an identified individual or an individual who is reasonably identifiable. Examples include an individual's name, address, contact number and email address.

Sensitive information is a special category of personal information. Sensitive information includes health information and information about a persons' race, ethnic origin, political opinions, membership of political, professional or trade associations, religious or philosophical beliefs, sexual preferences and criminal history.

How does Wilson A.I. collect and hold your personal information?

Wilson A.I. will only collect personal information about you by lawful and fair means. Wilson A.I. collects personal information in a variety of ways. It is Wilson A.I.'s usual practice to collect personal information directly from you (or from your authorised representative), for example when:

- you enquire about or seek a quotation for a product or service offered by Wilson A.I. or our third party suppliers;
- you purchase a product or service offered by an Wilson A.I. business and or our third party suppliers;
- you contact us by telephone, via mail, e-mail or online;
- you visit our website
- we supply any other products or services to you; or
- you enter into any trade promotions, competitions, specials or other offers with Wilson A.I. or its direct partners.

Sometimes we collect personal information about customers or potential customers from a third party or a publicly available source, or from marketing and similar lists legally acquired by us.

If you provide us with personal information about another person (such as a family member), please make sure that you tell them about this policy.

What kinds of personal information does Wilson A.I. collect and hold?

The kinds of personal information that we collect and hold about you will depend on the circumstances of collection, including whether we collect the information from you as a customer, provider, contractor, stakeholder, job applicant or in some other capacity.

For example, if you request a statement of work for a product or service offered by Wilson A.I., we may collect your name, address, email address, telephone number, date of birth and any other information required to provide you with

the statement of work. If you deal with us in some other capacity (for example, as a provider, a supplier or a stakeholder), we may collect your name, contact details and any other information you choose to provide to us.

Any personal information that you provide via our website is collected and stored by Wilson A.I.

If you provide your personal information to a third party via Wilson A.I. (for example, to purchase products or services on third party website which is linked to Wilson A.I.) that information is collected and managed by those third parties. You should familiarise yourself with their privacy policy prior to deciding whether you wish to provide them with your information.

We may monitor and record calls that you make to us in certain circumstances. For example, calls to our contact centre are monitored and recorded for training and customer service purposes and to meet our regulatory obligations.

Some of the products offered by our providers can cover more than one person (for example, family and couples health insurance policies that cover two or more persons). If you provide us with information about your partner or a dependant on the policy, you must obtain that person's permission to give us the information and inform them of this policy.

If we are not able to collect your personal information, we may not be able to provide you with our products or services or do business with you or the organisation with which you are connected.

How does Wilson A.I. use your personal information?

We use personal information for a variety of reasons including to:

- provide services and products to our customers;
- answer your inquiries and deliver customer service;
- tell our customers and prospective customers about other products, services or promotional offers that we think may be of interest to them;
- ensure we comply with the requirements of our providers;
- maintain and improve our customer service;
- meet our regulatory and legal obligations;
- manage and resolve any legal or commercial complaints and issues;
- consider job applicants for current and future employment;
- manage our relationships with our providers, suppliers and stakeholders;
- carry out internal functions including training; and
- conduct marketing research and analysis.

We may also use your information for other purposes required or authorised by or under law, including purposes for which you have provided your consent. That consent may be written, verbal or implied from your conduct.

In what circumstances will Wilson A.I. disclose your personal information?

In the course of conducting our business and providing our products and services to you, we may disclose your personal information. In particular, your personal information may be shared between the Wilson A.I. businesses for the purposes outlined in this policy.

We may also disclose your personal information to, where appropriate:

- if you are a customer, our providers (before deciding if you want to provide your personal information to any of our providers directly or via our website links, you should read their privacy policy);
- professional advisers (such as lawyers or auditors);
- our contracted service providers, including:
 - information technology service providers;
 - payment systems operators and financial institutions;
 - organisations authorised by Wilson A.I. to conduct promotional, research or marketing activities;
- law enforcement agencies or government authorities; and
- any persons acting on your behalf including those persons nominated by you, executors, trustees and legal representatives.

We may disclose your personal information to third parties for other purposes required or authorised by or under law, including purposes for which you have provided your consent. That consent may be written, verbal or implied from your conduct. In all circumstances where your personal information is disclosed, we will take all steps reasonable to ensure that these third parties undertake to protect your privacy.

Direct marketing

If you are a customer or a potential customer, from time to time we may contact you with information about products and services offered by Wilson A.I. and our business partners, which we think may be of interest to you. When we contact you it may be by mail, telephone, email, SMS or social media. We will generally give you the opportunity to express a wish not to receive direct marketing communications. Your consent to receive direct marketing communications in the above ways will be deemed to have been given if you do not opt out of receiving direct marketing communications from us, and will remain current for an indefinite period of time unless and until you advise us otherwise. You can opt-out of receiving direct marketing at any time (see below).

If you want to know how we obtained your personal information, please contact our Privacy Officer using the details provided **below** and we will let you know unless it is impracticable or unreasonable to do so.

How can you opt out of receiving direct marketing?

You can let us know at any time if you do not want the personal information we hold about you to be used or disclosed for direct marketing purposes, or you do not wish to be contacted in any of the above ways, by contacting us. In some circumstances we may need to contact you to obtain additional information, to verify your identity or to clarify your request.

If you wish to unsubscribe from future marketing and promotional material, please email "Unsubscribe" to contact@wilsonai.com

Does Wilson A.I. disclose your personal information to overseas recipients?

Some of our service providers are located overseas. As a result, Wilson A.I. may disclose your personal information to overseas recipients, for example, sometimes we use third party platforms to deliver or store information. These are sites hosted and managed by organisations other than ourselves, your personal information may be stored in a secure and encrypted form overseas (e.g. in data storage and cloud computing facilities operated by us (or by third parties on Wilson A.I.'s behalf).

Use of Government Identifiers

Wilson A.I. will not use Australian Commonwealth government-related identifiers, such as Medicare numbers, or a driver's license number, as its own identifier of individuals.

Data quality and Security

We may store your information in hardcopy and/or in electronic form. We will take reasonable steps to ensure that your personal information is protected from misuse, interference and loss and from unauthorised access, modification or disclosure.

This may include a range of systems and communication security measures, as well as the secure storage of hard copy documents. In addition, access to your personal information will be restricted to those properly authorised to have access.

We rely on the personal information we hold in conducting our business. Therefore, it is very important that the information we hold is accurate, complete and up-to-date. If you believe that your personal information is inaccurate, incomplete, out of date, and irrelevant or misleading, please contact our Privacy Officer using the details **provided below** and we will take reasonable steps to correct that information.

Website usage and Cookies

Our website is professionally hosted and operates in a secure environment. You should however be aware that there is always an inherent risk in transmitting your personal information via the Internet.

Cookies are pieces of information that a website downloads to your computer to record your preferences while you browse. Other technologies that may be used by Wilson A.I. include web beacons (which may operate in conjunction with cookies). The information collected through these technologies may be used by Wilson A.I. to improve and customize your experience on our website. In addition, we collect aggregated non-personally identifiable data from our website to help us maintain and improve delivery of the Wilson A.I. online service and marketing. This aggregated information assists Wilson A.I. to improve content and website navigation. You can configure your web browser to reject and block cookies.

If you decide to delete or block certain cookies, your experience on our website may be limited.

When you visit any of our online resources, our system may collect information about your visit for statistical purposes, including:

- server address;
- top level domain name (for example .com, .gov, .au, .uk etc.);
- the date and time of your visit to the site;
- the pages you accessed, and documents downloaded during your visit;
- the previous site you visited;
- if you've visited our site before; and
- the type of browser used.

We record this information to maintain our server and improve our services. There are several methods and packages that we use to collect visitor behaviours on each of our online platforms. Like a number of commercial web site operators, Wilson A.I. use tools to measure and analyse internet usage across our web sites. This enables Wilson A.I. to track the number of unique browsers to our web sites.

In some cases, we allow third-party vendors to use cookies and web beacon to provide you with information about our services and products. These technologies may be used in regards to activities like surveys, website analytics, online behavioural advertising and email campaign management. There are ways for you to opt out of third-party cookies; (i) by contacting Wilson A.I.; or (ii) visiting youronlinechoices.com.au that allows you to opt out of some online behavioural advertising. These services provided by third party vendors generally operate without the collection or use of any personal information. In many cases, the information relates only to a device or is of a statistical nature, and we will not be able to identify the user.

Links to third party sites

Whilst links to third party websites are provided on our website, we are not responsible for the content or practices of these third party websites.

These links are provided for your convenience and do not represent Wilson A.I.'s endorsement of any linked third party website. We recommend that you review the privacy policies of these third parties prior to providing them with your personal information.

How you can access or correct your personal information

You can request access to the personal information we hold about you by contacting our Privacy Officer using the details **provided below** and we will generally provide you with access, subject to some exceptions permitted by law

Access to personal information may be refused in a number of circumstances, such as where:

- providing access would have an unreasonable impact on the privacy of others;
- the request is frivolous or vexatious;
- the information relates to existing or anticipated legal proceedings and would not normally be accessible as part of those proceedings;
- providing access would be unlawful;
- denying access is required by law;
- providing access would be likely to prejudice enforcement related activities conducted by an enforcement body;
- giving access would reveal evaluative information in connection with a commercially sensitive decision-making process; or
- access would pose a threat to the life, health or safety of any individual or to public health or safety.

If we deny or restrict access to the information you have requested, we will give you written reasons for this decision when we respond to your request. We may charge a fee to cover our costs of providing access to you and will advise you of any fee payable before we provide you with access.

How you can make a privacy complaint

Please contact our Privacy Officer using the details provided below if you have any concerns or complaints about the manner in which we have collected or handled your personal information. We will investigate your complaint and respond to you in writing within 30 days.

If you consider your privacy concerns have not been resolved satisfactorily by us, or you wish to obtain more information on privacy requirements, you can contact the Australian Information Commissioner on 1300 363 992 or visit their website at www.oaic.gov.au.

How to contact us

If you:

- have queries, concerns or complaints about the manner in which your personal information has been collected or handled by Wilson A.I.;
- would like to request a hard copy of this privacy policy or discuss any issues relating to this policy or privacy matters generally; or
- would like to request access to or correction of the personal information we hold about you;

Please contact our Privacy Officer:

Privacy Officer

31 Hooper Grove

Mount Martha VIC 3934

Email: contact@wilsonai.com

Updated 26th August 2019