

Lifestyle_

TOWER Privacy Statement

The Lifestyle_ Protection Plan is issued and distributed by the TOWER. The TOWER privacy statement applies to the person protected with the Lifestyle_ Protection Plan. If you submit an application to us, you agree to the TOWER privacy statement.

In the TOWER privacy statement:

- we explain our approach to managing your personal information;
- references to "TOWER", "we", "us" and "our" refer to TOWER Australia Limited (ABN 70 050 109 450, AFSL 237848) and its related bodies corporate (the TOWER Group of Companies); and
- references to "you" and "your" refer to you as the person protected.

Collection, use and disclosure of personal information

As a financial services company, we collect personal information about you to provide you with the products and services you request. In most instances, we collect your personal information when you complete an application form, but we may also collect your personal information from you over the telephone.

We may request information from you if you want to make changes to your policy or if you make a claim.

In some situations we may also collect your personal information from a third party, such as your mortgage broker, or another organisation who we have an arrangement with for the promotion and sale of products offered or distributed by us. We disclose your personal information to a number of our related entities which assist us in providing you with products or services.

We may disclose some of your personal information to external organisations who assist us in administering the products and services we provide to you. This may include, for example, mailing houses, your mortgage broker, or health professional. Your sensitive information will not be disclosed to external organisations.

Like other financial services companies, there are situations where we may also disclose your personal information where it is:

- Required by law, such as to the Australian Tax Office; and
- Authorised by law, such as where we are obliged to disclose information in the public interest.

We may also use personal information held about you to keep you informed of new products, services or special arrangements, or to conduct marketing activities. We may disclose some personal information about you to our service providers for this purpose. If you do not want your personal information to be used in this way, please let us know by writing to us or emailing us at info@mylifestyleprotection.com.au.

Accuracy

We rely on the accuracy of the information you provide. If you think that we hold information about you that is incorrect, please contact us. If for any reason we decline a request to update your information, we will provide you with details of those reasons.

Access

Under the National Privacy Principles, you are generally entitled to access the personal information we hold about you. Information relating to your privacy is available at the website of the Officer of the Privacy Commissioner at www.privacy.gov.au.

If you wish to access that information, we ask that you make a request in writing to our Privacy Officer. The way we protect your personal information is set out in the TOWER Privacy Policy Statement which is available at www.mylifestyleprotection.com.au.

Complaints process

If for any reason you are dissatisfied with the handling of your personal information, or a request for access, we encourage you to contact our Complaints Manager.

Contact details

For privacy access requests, or information on our privacy policy, please contact:

TOWER Privacy Officer
PO Box 142
Milsons Point NSW 1565

If you wish to make a complaint relating to your privacy, please contact:

TOWER Complaints Manager
PO Box 142
Milsons Point NSW 1565



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