

ONEseniors reserves the right to change this Privacy Policy at any time and notify you by posting an updated version of the Policy on our website. The amended Policy will apply between us whether or not we have given you specific notice of any change. We encourage you to review this Policy periodically because it may change from time to time.

## 1. ABOUT THE POLICY

- 1.1. ONEseniors is committed to providing you with the highest levels of customer service including protecting your privacy. ONEseniors is bound by the Commonwealth Privacy Act 1988, which sets out a number of principles concerning the protection of your personal information.

## 2. YOUR PERSONAL INFORMATION

- 2.1. Personal information may be held by ispOne or ONEseniors which may include:
  - 2.1.1. your name, date of birth, current and previous addresses, telephone/mobile phone number, email address, bank account or credit card details, Medicare number, driver's licence number and your username or password.
- 2.2. We also hold details of your services (including their status), as well as certain details about your personal interests.
- 2.3. If you choose not to provide us with certain personal information (e.g. your date of birth), we may not be able to provide you with the services you require, or the level of service on which we pride ourselves.
- 2.4. Occasionally, you may need to provide personal information about other individuals to us (e.g. about your authorised representatives). If so, we rely on you to inform those individuals that you are providing their personal information to us and advise them that we can be contacted for further information.
- 2.5. You may request access to your information by calling ONEseniors. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may request that it be corrected.

## 3. HOW WE COLLECT PERSONAL INFORMATION

- 3.1. We collect personal information in a number of ways, including:
  - a) directly from you, when you provide information by phone or in application forms, or when you submit your personal details to us through our web sites (e.g. during On Line Service registration);
  - b) from third parties such as our related companies, credit reporting agencies or your representatives;
  - c) from publicly available sources of information;
  - d) from the organisations identified below under 'When we disclose your personal information or
  - e) from our own records of how you use your services including CLI (caller line identification) even if your number is withheld.

## 4. HOW WE USE YOUR PERSONAL INFORMATION

- 4.1. Your personal information may be used to:
  - a) verify your identity;
  - b) assist you to subscribe to our services;
  - c) provide the services you require;
  - d) administer and manage those services, including charging, billing and collecting debts;
  - e) inform you of ways the services provided to you could be improved;
  - f) conduct appropriate checks for credit-worthiness and for fraud;

- g) research and develop our services;
  - h) gain an understanding of your information and communication needs in order for us to provide you with a better service; and
  - i) maintain and develop our business systems and infrastructure, including testing and upgrading of these systems.
- 4.2. Your personal information is also collected so we can promote and market our services to you. We do this to keep you informed of our products, services and special offers and we may send such information by e-mail, SMS message or by post. If you do not wish us to use your information in this way, you must tell us. Visit the contact us page on our website [www.oneseniors.com.au](http://www.oneseniors.com.au)

## **5. WHEN WE DISCLOSE YOUR PERSONAL INFORMATION**

- 5.1. In order to deliver the services you require, we may disclose your personal information to organisations outside us. Your personal information is disclosed to these organisations only in relation to us providing our services to you. These organisations carry out our:
- a) customer enquiries;
  - b) mailing operations;
  - c) billing and debt-recovery functions;
  - d) information technology services;
  - e) installation, maintenance and repair services;
  - f) marketing, telemarketing and market research; and
  - g) web site usage analysis.
- 5.2. We take reasonable steps to ensure that these organisations are bound by confidentiality and privacy obligations in relation to the protection of your personal information.
- 5.3. In addition, we may disclose your personal information to:
- a) your authorised representatives or your legal advisers (e.g. when requested by you to do so);
  - b) credit-reporting and fraud-checking agencies;
  - c) credit providers (for credit related purposes such as credit-worthiness, credit rating, credit provision and financing);
  - d) our related companies;
  - e) our professional advisers, including our accountants, auditors and lawyers;
  - f) other telecommunication and information service providers (for example, if you obtain services from other providers, we may need to disclose your personal information for billing purposes);
  - g) government and regulatory authorities and other organisations, as required or authorised by law; and
  - h) organisations who manage our business and corporate strategies, including those involved in a transfer/sale of all or part of our assets or business (including accounts and trade receivables) and those involved in managing our corporate risk and funding functions (e.g. securitisation).

## **6. WEBSITE INFORMATION AND COOKIES**

- 6.1. Cookies are simply small text files that are automatically saved on your computer when you visit or interact with a website. These pieces of information are applied to our site to enhance its functionality to save you having to input the same information time and time again.
- 6.2. We may also use tracking technology in our website to obtain metrics about how customers navigate to our website and other related information.
- 6.3. Most web browsers are set to accept cookies. If you do not wish to receive any cookies you may set your browser to refuse them.