

PRIVACY POLICY

AFTA INSOLVENCY CHARGEBACK SCHEME LIMITED (AICS)

ABN: 45 619 074 074

EFFECTIVE: JULY 2017

The purpose of this policy sets out the approach the AFTA Insolvency Chargeback Scheme Limited (AICS) will take in relation to the collection, storage and use of personal information.

This policy has been developed in accordance with the Privacy Act 1988 and the Australian Privacy Principles.

AICS recognises that your privacy is important to you. All of our employees and data processors, who have access to, and are associated with the processing of personal data, are obliged to respect the confidentiality of your personal data.

1. Collection

We will only collect personal information where such information is reasonably necessary for us to undertake our functions and activities.

Generally we collect personal information when you make an application or register your interest to become an AICS Member. We may also collect personal information when you email us, write to us, call us or register with us for courses or another service provided by AFTA.

This personal information may include your full name, agency name, phone and fax numbers, e-mail address and street and postal address.

We do not collect or hold sensitive information about you, such as your racial or ethnic origin, political position, religious or philosophical beliefs, sexual preferences or membership to trade unions.

In limited circumstances we may receive personal information about third parties from individuals, when they make application for AICS membership, and supply us with the personal information within that application. An example of this would be where you make application to become a participant in AICS and provide us with details of the appropriate authorised person within your business for us to contact.

Our website aics.org.au also records other information as well. This information is used to improve the structure and performance of the site and to provide users with an improved service.

Note on using our internet sites concerning 'Cookies'

Our website aics.org.au uses "Cookies". A "cookie" is a packet of information that allows the server (the computer that houses our websites) to identify and interact more effectively with your computer. Our website may also store cookies on your web browser in order to improve service for you on your subsequent visits to this website.

The use of cookies is an industry standard and most major websites use them. Most internet browsers are pre-set to accept cookies. If you prefer not to receive cookies, you can adjust your internet browser to disable cookies or to warn you when cookies are being used.

If you disable the use of cookies on your web browser or remove or reject specific cookies from our website or linked sites then you may not be able to gain access to all of the content and facilities on our website.

2. Information we may hold about you

We use the following information for us to undertake our functions and activities

- **Your contact and membership/participant information.** We will hold contact information you provide to us, including name, mailing and business address, phone number, email address and position when you apply to become a member of AICS.
- **Your payment and invoicing information.** We will hold payment and invoicing information you provide to us, which may include credit card number, banking details and invoicing address where you have authorised us to take membership/participant payments.
- **Website usage** information. If you use our websites, we record the time, date and URL of the request, along with information on the browser software that is being used, and the address of the referring site or email message.
- **Other information about your interactions with us.** When you contact us or we interact with you via our office, phone, fax, email or mail, we may hold that information.

3. We may use your information in the following ways:

- **To process your application for AICS membership.** We use your information for the purposes of processing your application for AICS and for determining your eligibility for entry into AICS. We will also use your information during the lifecycle of your AICS membership or ATAS Accreditation to seek clarification from you on matters affecting your membership/accreditation or to update information we currently hold on you. We may contact you by email, phone, fax or mail when we interact with you for these purposes.

We may also use your personal information in our monitoring and compliance activities associated with your AICS membership and ATAS participation.

Where you have provided us with details of a third party for the purposes of them being an authorised contact for your business, please ensure you have that person's permission to share their information with us.

- **To send you payment and invoicing information.** We use your personal information for the purposes of finalising your payment/s to us and to allow us to send invoice/receipt and/or other financial information relating to your membership, accreditation or other service you have requested from us. We may contact you by email, phone, fax or mail when we interact with you for these purposes.
- **To respond to your enquire or request.** We use your personal information when you have emailed, phoned, faxed or written to us, to provide you with a response to that enquiry or

request. We may respond to you by email, phone, fax or mail when we interact with you for these purposes.

- **To monitor and improve our services and websites.** We may use your personal information to monitor the effectiveness and to improve our understanding of you and our membership/participant base in general. We do this so we can make better informed decisions about our services in general and the appropriateness of our membership/participant benefits.

4. Disclosure of your Personal Information

We may disclose your personal information to related or unrelated third parties in the following manner:

- **To our third party service providers.** We may disclose your personal information with a third party so that they can provide services to us including credit card processing, email management and mail out providers.
- **To our fellow industry representative bodies and service providers.** We may disclose your personal information to other industry representative bodies including Australian Federation of Travel Agents (AFTA), Gow-Gates Mutual Management Pty Limited (Gow-Gates) and AICS approved Acquirers and Payment Facilitators (APF).
- **To our insurer partners.** We may disclose your personal information to our insurers for the purpose of arranging insurance product(s)..
- **Where required by law, court or tribunal.** Where we are required by a law, court or tribunal to provide your personal information, we will provide your personal information in accordance with the requirements or conditions stipulated by the law, court or tribunal.
- **With your consent.** Where we have your consent we may disclose your personal information. If your consent is conditional we will take reasonable steps to ensure such conditions are complied with.

Note - Our websites contain links to other third party websites. We do not control the content or privacy policies of third party websites you may navigate to. You should check the privacy policy and terms of use of those websites.

We do not sell, rent or share our membership/participant lists on a commercial basis to third parties.

5. Information Quality

We will review, on a regular and ongoing basis, our collection and storage practices to make improvements to accuracy and security of your personal information.

6. Your Personal Information Security

We require our employee and contractors to perform their duties in a manner that is consistent with the Privacy Act 1988 and the Australian Privacy Principles.

We will take reasonable steps to ensure that paper and electronic records which contain personal information are stored appropriately and that access to those records can only be accessible to people within AFTA and AICS who have a genuine need to know your personal information.

We will review our security practices on a regular basis to determine if new and improved methods of storage can be achieved.

7. Access to and alteration of records containing Personal Information.

You may access your personal information that we may be holding in accordance with the Privacy Act 1988.

We will correct our records that contain your personal information as soon as practically possible, at your request in accordance with the Privacy Act 1988.

We do not generally charge a fee for processing a request to access your personal information or amend your personal information.

If you would like access to your personal information or like to have your personal information corrected, you can do so by contacting us. Further information on contacting us is located in clause 10 of this policy.

We also offer on-line membership/participant account management facilities where if you are a member/participant you can use this facility to control aspects of your personal information, including amending or updating certain personal information.

8. Transferring personal information overseas

We do not generally disclose personal information to overseas recipients.

9. Agreement

By using our websites or our services you signify your assent to this privacy policy.

From time to time we may change our privacy practices. Where changes have been made to this policy we will publish those changes on our websites. We reserves the right, at our discretion, to change, modify, add or remove portions of this policy at any time.

Please check this statement periodically for changes. Your continued use of our websites and services following the posting of changes to these terms will mean you accept those changes.

10. Contact us if you have any questions, complaints or require a copy of information we hold about you.

If you have any questions or would like to lodge complaint about this policy or a breach of the Australian Privacy Principles, or you would like to request copies of the information we hold about you, please either call us, email or write to us. Contact information is listed below.

AFTA Insolvency Chargeback Scheme Limited (AICS)

Phone : 02 9287 9900

Email : enquiries@aics.org.au

Address: Level 3, 309 Pitt Street, Sydney NSW 2000

*Please do not include your credit card number or other financial or sensitive information in your emails to us.

You can also obtain further information at the Office of the Australian Information Commissioner <http://www.oaic.gov.au/>

This policy was last updated 13 July 2017.