

RACV *we're there for you*

Privacy Charter

Protecting Your Privacy



Private

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1. Introduction

Protecting your privacy is important to RACV. The following charter will help you understand how RACV collects, uses, discloses, holds and safeguards your personal information in accordance with the Australian Privacy Principles and the Privacy Act 1988 (Cth).

2. Collection of personal information

What sort of personal information do we collect and hold?

The personal information we collect and/or hold about you and other individuals (such as a co-insured/borrower or a spouse, partner or children) can include: contact details, such as names, addresses, telephone numbers, email addresses and dates of birth; vehicle details such as your vehicle type and registration; property details; details of your previous insurance; salary and personal finances; information contained in call recordings; credit card and bank account details; and information related to your usage of RACV products and services. In limited circumstances, RACV may also collect your tax file number. RACV deals with tax file numbers in accordance with specific guidelines contained in the Privacy Act.

Anonymity and Pseudonymity

Wherever possible we will give you the option of dealing

with us anonymously or by pseudonym.

Why do we collect and hold personal information?

If you want to apply for or take advantage of our products or services, it will be necessary for us to collect some personal information from you. In addition, when you purchase a renewable RACV product you automatically qualify for RACV membership. We only collect the information that we need to provide products and services, administer your membership, monitor our compliance with our obligations and satisfy our legal obligations.

How do we collect personal information?

We collect information directly from you in various ways, including: over the phone; in person; over the internet and in writing. Occasionally we need to ask a third party to provide information to us about you.

Unsolicited Information

In limited circumstances we receive personal information where we have not specifically asked you for it. In these circumstances, we will determine whether it is necessary for us to retain that personal information.

Where you provide RACV with information about another person, you must: ensure that you have their consent to provide their information to RACV; and tell them that you are disclosing their personal information to RACV and where they can obtain a copy of this privacy charter.

Log information, cookies or web beacons

RACV uses standard web browser features called “cookies” or web beacons to help us improve your experience. We or our service provider(s) may also use cookies (small text files stored in a user’s browser) or web beacons (electronic images that allow the website to count visitors who have accessed a particular page and to access certain cookies) to collect aggregate data.

RACV also uses 3rd party vendor remarketing tracking cookies to advertise RACV services and products across the Internet. The third-party vendors whose services RACV uses, will place cookies on web browsers in order to serve ads based on past visits to the RACV website.

The cookies do not in any way identify you or give access to your computer. The cookie is used to say “This person visited this page, so show them ads relating to that page.” Remarketing allows RACV to tailor our marketing to better suit your needs and only display ads that are relevant to you.

Disable Cookies or Opt Out of online advertising

You may choose to disable cookies in your browser or use security software to prevent the storage of cookies. However if you disable cookies, we may not be able to fulfil your request or provide you with an appropriate level of service in some areas.

If you do not wish to participate in Google Adwords Remarketing, you can opt out by visiting Google Ad’s Preferences Manager <https://google.com.au/> You can also opt out of any third party vendor’s use of cookies by visiting www.networkadvertising.org/choices

3. How we use your personal information

To provide you with the products and services you want

We use your information to process your application and provide the products and services you have requested. To do this we may need to share your information within RACV to perform administrative functions such as receipting, billing and handling complaints. All RACV businesses comply with this privacy charter.

To provide you with RACV membership and associated benefits

When you purchase a product that qualifies you for RACV membership, we will use the information collected about you to administer your RACV membership.

To deal with enquiries and complaints

We may need to collect your personal information to answer an enquiry you make or respond to a complaint made by you in respect of a product or service.

To provide you with information about RACV products and services which we believe may interest you

RACV may use your information to tell you about other products and services, discounts, special offers, competitions and invitations to special events that we think might benefit you. Where RACV sends you an offer relating to the products and services of other organisations, we keep control over your information. **We do not give, rent or sell your information to other organisations so that they can direct market to you.**

Declining product offers (‘Opt-Out’)

We recognise the importance of providing you with choices by giving you an easy means to ‘Opt Out’ from receiving marketing offers. Let us know if you do not want to receive these offers by contacting us on 13 RACV (13 7228); managing your email preferences by logging in to the My Membership Portal; or by visiting an RACV shop.

Your feedback is important to us

RACV may contact you from time to time in order to seek your opinion on how we do things and on road safety and motoring related issues.

Other purposes

Where we need to use your information for any other purpose, we will let you know about this at the time we collect your personal information or as required or permitted by law.

4. Who we disclose your personal information to

Unless we have told you otherwise at the time of collection or subsequently, or a legal exception applies, we will only disclose your personal information in relation to the particular purpose for which it was collected.

Business Partners

In some cases, we work with other parties so that we can bring you quality products and services more efficiently. Where we do this, you will be informed prior to the collection of your information, or as soon as practicable thereafter, of how RACV and our business partner will collect, use and disclose your information.

Contractors

Sometimes RACV contracts with other parties to provide services on our behalf. Where we do this, we will take reasonable steps to protect the privacy of any information that we need to disclose to them.

Disclosing your personal information overseas

In very limited circumstances we may disclose your personal information to third parties overseas who provide services to us. Where we need to disclose information to entities located in countries outside Australia, we will take all reasonable steps to ensure that our contracts contain an obligation for these entities to comply with Australian privacy laws.

Other disclosures of information

RACV may also (as permitted or required by the Privacy Act) disclose personally identifying information if RACV determines that disclosure of such information is: required by law; or reasonably necessary to protect the rights, property, or safety of RACV, its users, or other persons or entities; or otherwise allowed or required under the Privacy Act.

Sharing non-personal information

RACV may share non-personal, aggregate, or summary information about you with our business partners or other third parties.

Location-based services

To provide location based services in our Smartphone apps, RACV and its partners and licensees may collect, monitor, store, use and share location data, including the real-time geographic location of your Smartphone.

5. Security of personal information

We use technology, documented employee procedures and internal monitoring to help ensure that your information is protected and secure. We only allow access to those employees and contractors who need it to conduct their business responsibilities. Our employees and contractors are legally bound to keep your information confidential.

The personal information that we hold on the RACV online sites is protected through the use of encrypted passwords and storage on secure servers which are housed in controlled environments to protect against loss, misuse or alteration of your information collected at RACV.

How long do we keep information?

We will keep information for as long as it is necessary to service your account or to continue to provide products and services you have requested. We may also retain information about you or a related party if you cease to be our member.

Our employees and training

We provide training and communications programs designed to educate employees about the meaning and requirements of the Privacy Act and this RACV privacy charter.

6. Information quality and your rights of access and correction

Quality

We use technology, documented employee procedures and internal monitoring to help ensure that your information is accurate and kept up-to-date.

Access

For security purposes, when you contact us to request access to your personal information,

you will need to provide us with enough information to enable us to verify your identity. Depending on the nature of your request, we may ask you to complete a form and in some cases, as permitted by law, we may charge you a service fee for providing this information. Where we charge a fee, this will be to cover costs such as postage or materials involved in providing you with access to your information. We will inform you of any relevant charges at the time of your request.

We will generally provide you with access to your personal information that we have about you, but sometimes that will not be possible, in which case, we will give you a written notice explaining why.

Correction

If you believe that any information we hold about you is inaccurate we ask that you contact us to let us know. You can call RACV on 13 RACV (13 7228) or you can visit an RACV shop.

We will take reasonable steps to correct your information, but if we don't correct your personal information we will give you a written explanation as to why.

7. How to complain about a possible breach of privacy

If you believe that RACV has breached your privacy or you have any questions in relation to this privacy charter you can: email us at care@racv.com.au; contact

us on 13 RACV (13 7228); visit an RACV shop; or write to us at: RACV, 550 Princes Highway, Noble Park Vic 3174.

We will promptly acknowledge your complaint, investigate it and determine the steps we will undertake to resolve your complaint within a reasonable time. We will contact you if we require any further information and will provide you with our determination once it is made. If you are unhappy with our determination you can take the matter to the Information Commissioner. Further information about the complaints to the Information Commission can be found here: <http://www.oaic.gov.au/privacy/privacy-complaints>

8. Revisions of this privacy charter

We may change this charter from time to time. If we do so, we will place a notice on our website. Please check for updates and changes.

9. RACV finance privacy and credit reporting policy

RACV Finance complies with the credit reporting obligations contained in the Privacy Act. Information about how RACV Finance deals with personal information and credit reporting can be found here: www.racv.com.au/finance



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of Victoria (RACV) Ltd**

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