

# Privacy Statement

In this section, 'we', 'us' and 'our' refers to OnePath Life Limited, OnePath Custodians Pty Limited and other members of the ANZ Group. 'You' and 'your' refers to policy owners and life insureds.

We collect, use and disclose your personal information to manage and administer our products and services and carry out our business functions and activities. Your personal information may include information such as lifestyle, financial, health related and medical information. Without your personal information, we may not be able to process your application/ contributions, provide you with products or services you require or offer services that could be of benefit to you.

We usually collect personal information from you or by a person authorised by you. We may also collect personal information from third parties, publicly available sources or websites and apps. We will not collect your personal information unless we need it for one of our functions, products, services or activities, and will not collect your sensitive information unless we have your consent. We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from [onepath.com.au/privacy-policy](http://onepath.com.au/privacy-policy).

To manage and administer our products and services, it may be necessary for us to disclose your personal information to certain third parties. Unless you consent to such disclosure we will not be able to consider the information you have provided and may not be able to provide our products and services.

## Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us and/or ANZ to detect and protect against consumer fraud
- any related company of ANZ which will use the information for the same purposes as ANZ and will act under ANZ's Privacy Policy
- an organisation in an arrangement or alliance with us and/or ANZ to jointly offer products or share information for marketing purposes, to enable them, us or ANZ to provide you with products or services or promote a product or service. This includes any of the organisation's outsourced service providers or agents
- organisations performing administration, operational or compliance functions for the products and services we provide, including undertaking customer satisfaction research

- organisations providing medical, health, well-being or other related services we require to manage and administer your policy and provide our services. This includes for the purpose of underwriting, assessing your application or assessing and managing any claim and to offer and provide health related and wellbeing programs, benefits and services
- our reinsurers
- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf, such as your agent or financial adviser
- the policy owner, where you are a life insured who is not the policy owner
- if you have Cover under a SuperLink arrangement, we will exchange and provide your personal information to the policy owner of the other Linked policy so we can manage and administer your Cover.
- regulatory bodies, government agencies, law enforcement bodies and courts.

We will also disclose your personal information in circumstances where we are required by law to do so.

Examples of such laws are:

- the *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund
- there are disclosure obligations to third parties under the *Anti Money Laundering and Counter-Terrorism Financing Act 2006*.

## Information required by law

ANZ may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at [onepath.com.au/privacy-policy](http://onepath.com.au/privacy-policy).

## Marketing and privacy

We and other members of the ANZ Group may send you information about our financial products and services. ANZ may also disclose your information to related companies and business partners. This is to enable them or ANZ to tell you about a product or service they offer or that a third party with whom they have an arrangement offers.

If you do not want us, ANZ or our business partners to tell you about products or services, phone Customer Services on 133 667 to withdraw your consent.

Where you wish to authorise any other parties to act on your behalf, to receive information and/ or undertake transactions please notify us in writing.

If you give us or ANZ personal information about someone else, please show them a copy of this document. This is so they may understand the manner in which their personal information may be used or disclosed by us or ANZ regarding your dealings with us or ANZ.

## Privacy Policy

Our Privacy Policy contains information about:

- when we or ANZ may collect information from a third party
- how we or ANZ may use your personal information
- how you may access and seek correction of the personal information we hold about you
- how you can raise concerns that we or ANZ has breached the Privacy Act or an applicable code and how we and/or ANZ will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

In writing:

GPO Box 75  
Sydney NSW 2001

Email: [privacy@onepath.com.au](mailto:privacy@onepath.com.au)

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services on 133 667.

More information can be found in our Privacy Policy which can be obtained from our website at [onepath.com.au/privacy-policy](http://onepath.com.au/privacy-policy)

## Overseas recipients

We or ANZ may disclose information to recipients, including service providers and related companies, which are:

1. located outside Australia and/or
2. not established in or do not carry on business in Australia.

You can find details about where these recipients are located in ANZ's Privacy Policy and at [anz.com/privacy](http://anz.com/privacy).