

Privacy Statement

Who are we?

The Insurer of BT life insurance is TAL Life Insurance Services Limited ABN 31 003 149 157 ('the Insurer'). The Insurer is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL).

Introduction

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our customers and by handling information in a secure manner, we build strong business relationships.

This summary sets out the key points about how TAL handles personal information.

We collect, hold, use and disclose personal information to carry out our business functions and provide our products and services. The obligations contained in the Privacy Act 1988 (Cth) and the 13 Australian Privacy Principles are those that apply to our practices for handling personal information.

More information can be found in the full version of the TAL Privacy Policy available at tal.com.au/privacy-policy.

Collection of personal information

We usually collect personal information (including sensitive information) from you or by a person or entity representing you when we provide our products and services including when we set up insurance policies for you or when we handle your claim.

We collect personal information (including sensitive information) from third parties or publicly available sources to enable us to provide our products and services to you.

We also collect personal information (including sensitive information) through our websites and social networking services such as Facebook and Twitter.

Disclosure of personal information

Where permitted by current privacy legislation we disclose information about you to authorised people, organisations and Government agencies.

Generally, we don't disclose sensitive information about you unless you agree, you would reasonably expect us to, or we are permitted by current privacy legislation to disclose that information.

In limited circumstances we disclose personal information overseas where permitted by current privacy legislation. This includes the use of Cloud computing and web traffic information we collect using Google Analytics which may also be stored overseas.

Assessing and correcting personal information

In most cases when you request access to personal information that we hold about you, we will provide you with that information. There are limited exceptions under current privacy legislation where we are not obligated to provide you with that information. It is important that the information about you is complete and accurate and we take reasonable steps to update your information when we become aware that it is out of date or incorrect.

Direct marketing and opting out

From time to time we may use your information to offer, invite you to apply or promote and market our products and services to you. We may do this by phone (where we have your valid consent), mail, email, SMS or other electronic messages. Your consent shall remain in effect in accordance with relevant law or until you tell us otherwise.

We may disclose your personal information for the purposes of direct marketing if we collected the information and/or we believe you would reasonably expect that we would disclose your information for that purpose. We may also disclose your personal information for direct marketing purposes if we did not collect that information from you, but you gave your consent, or it is impractical to obtain that consent.

Personal information is shared between us and other companies with which we have a business relationship. We and they may provide you with information on their products and services which we consider may be of interest to you.

Please contact us using the details provided below if you do not want your personal information to be used in this way or to opt-out of receiving marketing information altogether. All our direct marketing communications include an opt-out option; for example, direct marketing emails will include an "unsubscribe" link you can click. If you opt out of direct marketing communications, we will no longer be able to share your personal information for that purpose.

If you do opt out of receiving direct marketing communications with us, but we need to communicate with you about an existing product you have or a service you are using, you will still receive communications about those products and services. This is so you can be informed about important information.

Our complaints process

We have a formal complaints process to deal with any issue that you may have regarding how we have handled your personal information. Generally, we respond to complaints within 30 days. If you remain dissatisfied with the outcome of the complaints process, you can get your complaint reviewed by a completely independent complaints handling entity.

Our contact details

TAL Life Insurance Services Limited



Please call us on 1300 553 764



Life Insurance
GPO Box 5467
Sydney NSW 2001

TAL Privacy Officer

If you have any privacy related questions or would like further information on TAL privacy and information handling practices, please contact the TAL Privacy Officer.



(02) 9448 9000



TAL Privacy Officer
GPO Box 5380
Sydney NSW 2001

For more information

btlifeinsurance.tal.com.au | 1300 553 764 | GPO Box 5467, Sydney NSW 2001



The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of Asgard Independence Plan Division Two ABN 90 194 410 365. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). TAL companies are not part of the Westpac Group. BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. This information does not take into account your individual needs, objectives or financial situation. You should read the Product Disclosure Statement (PDS) before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting bt.com.au or calling 1300 553 764.