

TRUSTBOND PRIVACY POLICY

Last update: 25 July 2017

Introduction

Your privacy is very important to us, especially when you consider the number of ways we communicate and interact these days, and we handle your personal information with great care and discretion. Traitperception Australia Pty Ltd. (we, us, our and similar expressions) has developed this Privacy Policy, which explains to you how we collect, use, disclose, transfer and store your Personal Information (as that term is defined in the Privacy Act 1988 (Cth)) when you use the TRUSTBOND platform, or communicate with us. As the business environment changes and TRUSTBOND evolves, we may need to update this Privacy Policy. We'll announce changes on our website, and we may also notify you by sending an email to you.

By accessing our website located at a domain or subdomain owned by us, including www.trustbond.com ("Website"), using our products and services through the Website or our Android application (including the TRUSTBOND platform), or otherwise providing us with Personal Information, you confirm that you have read and accept the terms of this Privacy Policy and expressly consent to the collection, storage, use and disclosure of your Personal Information in accordance with the terms of this Privacy Policy.

If you do not agree to the terms of this Privacy Policy you must immediately leave the Website and discontinue your use of our products and services.

Personal Information We Collect

So that we can provide you with our products and services we may need to collect and process information about you and others. If you do not provide us with the information we request, we may not be able to supply you with our products and services.

The information we may collect includes:

- Information that you give us: You authorise us to collect information you provide to us when accessing or using our products and services, for example, when you register for an account with us or use the TRUSTBOND platform, communicate with us (for example, by email, telephone or post), report a problem with the TRUSTBOND platform, or submit a claim via the TRUSTBOND platform;
- Information we receive from third parties: Whenever reasonable and practical to do so, we collect information about you directly from you. In some cases, however we may also collect information about you from third parties that you have authorised to share such information with us. For example, we may collect information about you from public sources, insurance companies with whom we partner, business partners and analytics providers. We may also collect information from any social media accounts, which you have linked with the TRUSTBOND platform, including but not limited to Facebook, Twitter, Airbnb and LinkedIn. The information supplied to us by such third parties is regulated by their respective privacy and cookies policies;
- Information we collect about you and your device: We automatically collect certain technical information about you when you use the TRUSTBOND platform including your device identifier and location, how you use the TRUSTBOND platform, language selection and preferences;

- Usage data: We collect non-personal information about your use of our Website and the TRUSTBOND platform in an effort to improve your personalized experience and our offerings; and
- Information collected through cookies and other similar technologies: We use both first-party and third-party cookies, and similar identifying and tracking technologies to distinguish you from other users of the TRUSTBOND platform. A cookie is a small data file that is stored on your device and collects information such as your IP address or information about your use of or your activity on our Website or the TRUSTBOND platform. For detailed information about the cookies we use and the purposes for which we use them, please see the section titled About Cookies And Other Tracking Technologies below.

Specifically, information we collect in the above circumstances may include:

- Information about you including your first and last name, telephone number, address, date of birth, education, email address, time zone, employment details and rental history.
- Information about the home or apartment you want to rent, including but not limited to the location, the rental price, the bond your landlord is requiring and your property agent's email address.
- Information about your financial position, including but not limited to your monthly income and any related documents to prove it.
- Information about you derived from your social networks, including your website, friends, photos, statuses, likes, job, tweets, followers, favourites, trips, ratings, feedback, negative and positive reviews, user name and account ID details.
- Payment information: If you purchase products or services from us, our payment gateway provider may also require your credit card details and billing information to process payments by you, including for your insurance coverage. These credit card details are not stored in any form by us or on any internal or external databases.

Personal Information We Collect

We collect Personal Information so that we can carry out our business activities in a professional and efficient manner, in particular to:

- Set up and configure customer accounts;
- Determine the amount and price of coverage based on a risk assessment of your social profile;
- Provide support services in respect of your TRUSTBOND account;
- Improve your user experience and our service offerings, including the Website and TRUSTBOND platform;
- Communicate with you, including to provide you with product news, special offers and other marketing messages (unless you have opted out from receiving such information);
- Collect fees and payments owing to us;
- Comply with local legal obligations;
- Calculate anonymous, aggregate statistics, for product development and analytics purposes including for sharing with third parties on an anonymous and aggregated basis;
- Assess and process claims made on TRUSTBOND;
- Manage complaints and disputes; and
- Compare information provided by you for accuracy and verify it with third parties, and any secondary purposes related to the above

Do We Share Your Information with Others?

While we may disclose aggregated, de-identified and technical usage information with others, we will not sell or otherwise disclose your Personal Information to any unaffiliated third parties for their own marketing purposes.

We may share certain Personal Information with related entities of Traitperception Australia Pty Ltd. our contracted service providers including information technology service providers, financiers and external business advisers, and our business partners (particularly product issuer partners). If you directly provide your information to those third parties, TRUSTBOND is not responsible for the activities or privacy practices of those third parties.

We may also share your information to protect our rights or property or safety, to comply with any court order or other legal process, to respond to any governmental or regulatory requirements, or in the event of a merger, transfer of assets or other corporate restructuring of TRUSTBOND.

If You Choose To Purchase A TRUSTBOND Product

We partner with leading insurance companies to provide TRUSTBOND protection. If you do not purchase TRUSTBOND products, then none of your Personal Information will be shared with our insurance partners. By purchasing any TRUSTBOND product, you consent to your Personal Information being shared with the issuer of the product. This is required in order to effectively deliver our service.

TRUSTBOND in Australia is issued by AAI Limited. If you choose to purchase a TRUSTBOND, then your Personal Information will be shared with AAI Limited. View the AAI Privacy Statement: <https://www.suncorp.com.au/about-us/legal/privacy.html>, <https://www.suncorp.com.au/about-us/legal/online-terms.html>

for more information about how your personal information is collected, stored, used and disclosed by AAI Limited.

How Do We Protect Your Information?

We take steps to restrict access to your information only to those persons who are required to access it in order for us to deliver our products and services.

How Secure Is My Information?

We take reasonable precautions to protect your information through technology, policies and procedures. For example, we use industry standard (SSL) encryption to protect your network communications; to the extent allowed by law, we run background checks on our employees; and we design our networks to restrict access to our storage servers. However, you acknowledge that no method of transmission or electronic storage is completely secure and we cannot control the security of data collected, stored and disclosed on third party platforms. You transfer, and consent to the transfer to third parties in accordance with this Privacy Policy, at your own risk.

You are an important part of securing the data in your TRUSTBOND account. You are responsible for the security of your own information by taking precautionary measures such as using a strong password for the TRUSTBOND platform, keeping your account details and password confidential, using secure wireless connections, and using the security features of your devices. We are not responsible for any unwanted access to your TRUSTBOND account due to poor security of your devices or personal password.

How Do I Delete Information In My TRUSTBOND Account?

If you have never purchased a TRUSTBOND product you can delete the information in your TRUSTBOND account at any time and it will be removed from our servers. You cannot delete some information if you have purchased a TRUSTBOND product, because we are required by law to retain these records.

If you'd like to stop communications related to your account, you can deactivate your account through the settings menu at the TRUSTBOND platform. Please note that despite electing to stop communications you may still receive critical messages about TRUSTBOND or TRUSTBOND system.

Right to Access and Request Correction of Personal Information

We take such steps as are reasonable to ensure that the Personal Information we collect and hold about you is accurate, up-to-date and complete. However, we rely on the accuracy of the Personal Information you provide to us. You may request details of the Personal Information, which we hold about you. If you believe that any information we are holding about you is incorrect or incomplete, please contact: privacy@trustbond.com.

In Australia, if after receiving our response, you still consider that your privacy complaint has not been resolved, you may refer your complaint to the Australia Privacy Commissioner at www.oaic.gov.au.

About Cookies And Other Tracking Technologies

An IP address is a number assigned to your computer whenever you access the Internet. It allows computers and servers to recognise and communicate with one another. Public IP addresses from which visitors appear to originate may be recorded for IT security and system diagnostic purposes. This information may also be used in aggregate form to conduct web site trend and performance analysis.

Cookies may be placed on your computer or internet-enabled device whenever you visit us online. This allows the site to remember your computer or device and serves a number of purposes.

Although most browsers automatically accept cookies, you can choose whether or not to accept cookies via your browser's settings (often found in your browser's Tools or Preferences menu). You may also delete cookies from your device at any time. However, please be aware that if you do not accept cookies, you may not be able to fully experience some of our web sites' features.

Cookies by themselves do not tell us your email address or otherwise identify you personally. In our analytical reports, we may obtain other identifiers including public IP addresses, but this is for the purpose of identifying the number of unique visitors to our web sites and geographic origin of visitor trends, and not to identify individual visitors.

A web beacon is a small image file on a web page that can be used to collect certain information from your computer, such as an IP address, the time the content was viewed, a browser type, and the existence of cookies previously set by the same server.

TRUSTBOND or its service providers may use web beacons to track the effectiveness of third party web sites that provide us with recruiting or marketing services or to gather aggregated visitor statistics and manage cookies.

You have the option to render some web beacons unusable by rejecting their associated cookies. The web beacon may still record an anonymous visit from your IP address but cookie information will not be recorded.

In some of our newsletters and other communications, we may monitor recipient actions such as email open rates through embedded links within the messages. We collect this information to gauge user interest and to enhance future user experiences.

TRUSTBOND may also collect and use the geographical location of your computer or mobile device. This location data is collected for the purpose of providing you with information regarding services,

which we believe, may be of interest to you based on your geographic location, and to improve our location-based products and services.

Links To Third Party Websites

TRUSTBOND's websites may contain links to third parties' websites. Those other websites are subject to the privacy policies and information handling practices of the owners of those websites. We do not have any control over the information handling practices of such third parties. You will need to review those websites to view a copy of their privacy policy.

TRUSTBOND does not endorse, approve or recommend any services or products provided on third party websites.

Overseas Disclosure of Personal Information

As a global organization, we may store, use, transfer, and otherwise process your personal information in countries outside of Australia, including the United States. By using our services, you consent to our transfer to and handling of your personal information in a jurisdiction which may have different data protection rules than Australia.

Your Personal Information And Our Marketing Practices

Every now and then, we and any of our related companies that use the TRUSTBOND brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. If we use your Personal Information to send you marketing and promotional information, you will be provided with an opportunity to opt-out of receiving such information. Unless you exercise your right to opt-out of such communication, you will be taken to have consented to the receipt of similar information and communications in the future.

In order to carry out our direct marketing we collect your Personal Information from and disclose it to others that provide us with specialized data matching, trending or analytical services, as well as general marketing. We may also collect your Personal Information for marketing through competitions and by purchasing contact lists. We, and other people who provide us with products or services, may combine the Personal Information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use on-line targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

Protection of Privacy for Minors

IF YOU ARE UNDER THE AGE OF 18, YOU MAY NOT USE OR ACCESS OUR SERVICES OR OUR WEBSITE.

Our services are solely for persons aged 18 and older and we take the privacy of minors very seriously. If we learn that Personal Information has been collected from persons under the age of 18 on or through the TRUSTBOND platform or other products or services made available by us, we will take the appropriate steps to erase this information. Also, if it comes to our attention that a registered user is a child under 18 years of age, we will cancel that user's account and access to the TRUSTBOND platform. You must notify us if you become aware that a child under 18 years of age is using the TRUSTBOND platform or other products and services made available by us.

Your Privacy Rights in Australia

Under the following Australian laws we may be authorised or required to collect your Personal Information: Australian Securities and Investment Commissions Act 2001 (Cth); Corporations Act 2001 (Cth); Anti Money Laundering and Counter Terrorism Financing Act 2006 (Cth); Anti Money Laundering and Counter Terrorism Financing Rules Instrument 2007 (No. 1), Life Insurance Act 1995 (Cth); Income Tax Assessment Act 1936 (Cth); Income Tax Assessment Act 1997 (Cth); Taxation Administration Act 1953 (Cth); Superannuation Guarantee (Administration) Act 1992 (Cth); Small Superannuation Accounts Act 1995 (Cth); Superannuation (Unclaimed Money and Lost Members) Act 1999 (Cth); Superannuation (Resolution of Complaints) Act 1993 (Cth); Superannuation (Government Co-contribution for low income earners) Act 2003 (Cth); and Part VIII B of the Family Law Act 1975 (Cth) as those acts are amended and any associated regulations. From time to time other acts may require, or authorise us to collect your Personal Information.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time.

Where required by law, we will notify you of any material change to this Privacy Policy and ask for your consent to changes. Otherwise, we will post notification of any updates on the Website. Your continued use of the TRUSTBOND platform or other products or services made available by us after any such changes constitutes your acceptance of the amended Privacy Policy. You agree that you will regularly check the Website for notification of updates.

How to Contact Us

If you have any queries in relation to this Privacy Policy, you would like to request access to or a correction of your Personal Information, or you would like to make a complaint about the manner in which we have collected, stored, used or disclosed your Personal Information, please contact our Privacy Officer using the details below:

Privacy Officer

Traitperception Australia Pty Ltd.
Level 3 155 Queen St. - Brisbane
Email: privacy@trustbond.com

We treat all complaints confidentially and, after investigating your complaint, discuss the ways in which we can remedy the situation. We will ensure that we respond to your complaint within a reasonable time, and in any event within the time required by applicable privacy legislation.



William Soutar
Country Manager of Trustbond

