

# CONDENSED PUBLIC PRIVACY STATEMENT



## INTRODUCTION

This privacy statement provides a succinct overview of how the companies of the Link Group deal with the personal information of individuals.

The Link Group is bound by the Australian Privacy Principles [APPs] in the *Privacy Act 1988*. For more information refer to our complete Privacy Policy.

Alternatively, you may wish to refer to the Office of the Australian Information Commissioner (OAIC) for detailed information about the APPs.

Link may make changes to the Privacy Statement from time to time, without notice to any person or third party.

The Link Group's complete Privacy Policy can be accessed by calling +61 1800 502 355 (free call within Australia), 9am–5pm (Sydney time), Monday to Friday (excluding public holidays) and requesting a copy.

## PERSONAL INFORMATION HANDLING PRACTICES

### Pseudonymity and Anonymity

When contacting a company of the Link Group, you generally have the right to remain anonymous (nameless) or to use a pseudonym (fictitious name) to protect your identity. However, if you wish to make enquiries about a specific account, we may need to identify you first, before we can lawfully disclose personal information.

### Collection of Information

The Link Group often acts as collection agent for our Clients, and we only collect personal information that is reasonably necessary for, or directly related to, one or more of our functions or activities; or because it is required under relevant law or regulation.

We may sometimes collect sensitive information such as health and medical information, but only when it is necessary to provide you with a service or benefit.

We normally collect personal information directly from the individual or their authorised representative(s). Sometimes, we collect personal information (including sensitive information) from a third party, a publicly available source or by other lawful means, but only if:

- We have consent from the individual, or the individual would reasonably expect us to collect their personal information; or
- If it is necessary for a specific purpose such as executing a function or activity in connection with your account; or
- Where we are permitted, or required to, by lawful authority.

### Dealing with Unsolicited Information

The Link Group sometimes receives unsolicited information from individuals or other sources. If we determine that we could not have collected the information for one or more of our functions or activities, we will take reasonably practicable steps to de-identify or destroy the information. Alternatively, we will take reasonable steps to protect the information from misuse or unauthorised disclosure. Disclosure of unsolicited information we hold may be made where required or permitted by law.

### Notification of Collection

The Link Group often acts as collection agent for our Clients. All reasonable and practicable steps are taken to notify you of certain matters, or to ensure that you are aware of certain matters, at or before the time of collection, or as soon as practicable afterwards.

Where a form is used to collect personal information, it will generally contain a collection notice (or reference to where a collection notice can be obtained) and individuals may be asked to confirm they have reviewed that notice. Similarly, if you contact a company within the Link Group, individuals may hear a recorded privacy script at the commencement of the call.

### Use and disclosure

We only use or disclose personal information where it is reasonably necessary for, or directly related to, one or more of our functions or activities; or because it is required under relevant law or regulation.

We do not sell personal information, and we do not give personal information to other organisations unless one or more of the following situations applies:

- We have consent from the individual;
- The individual would reasonably expect, or has been advised that personal information may be used or disclosed;
- If the use or disclosure is required by lawful authority; or
- If the use or disclosure relates to one or more **Permitted General Situations** under the *Privacy Act 1988* including (but not limited to) a serious and imminent threat to somebody's life or health, or if it is reasonably necessary for law enforcement.

The Link Group takes reasonable steps to confirm that third parties in Australia with whom we deal, are also compliant with the Privacy Act.

In executing services, activities and functions, where necessary, personal information may be disclosed to third parties and/or related bodies corporate currently located in Australia, India, New Zealand, Papua New Guinea, South Africa, Canada, the United States, the United Kingdom, France, China [Hong Kong], Germany, Philippines, Singapore and United Arab Emirates.

If an individual acknowledges that they have read this policy (or gives consent to Link's management of their personal information in some other way), then Link is not required to ensure that the overseas recipient, to which personal information is given, complies with the Australian Policy Act.

### **Direct Marketing**

The Link Group may use the personal information we hold to provide you with information about relevant products and services that may be of interest or benefit to you. If you do not wish to receive marketing material you can opt out at any time by contacting us or unsubscribing.

### **Data Quality and Security**

We take reasonable steps to ensure that the information we hold about you is relevant, accurate, up-to-date and complete. Furthermore, we take all reasonable and practicable steps to protect the personal information we hold against loss, unauthorised access, misuse, modification, disclosure or interference.

When we no longer need the personal information we hold about you, we will take all reasonable and practicable steps to de-identify or destroy the information in a secure manner. Alternatively, where that is not practicable, we will take reasonable steps to protect information from misuse or unauthorised disclosure by putting the information beyond reasonable use.

To protect your privacy, we strongly urge you not to provide any personal information that is not required or that we do not ask for.

### **ACCESS TO PERSONAL INFORMATION**

You have the right to access the personal information we hold about you. The Link Group encourages you to ask us to correct any personal information we hold that is out-of-date, incorrect, incomplete or misleading.

If an individual is able to establish that their personal information is not accurate, complete and up-to-date, then on request Link will take reasonable steps to correct it.

If the Company is unable to agree whether personal information is accurate, complete or up-to-date, then an individual may ask the Company to place with the information a statement claiming that particular information is not accurate, complete or up-to-date.

If you have provided us with your email address for communications, you can delete it at any time, but if you do so, we may be unable to provide you with some services and benefits in connection with your account.

### **COMPLAINTS**

An individual may make a complaint about how their personal information has been dealt with. If making a complaint, the individual must describe the nature of the complaint and provide sufficient information to enable Link Group to respond.

Link will generally respond in writing to a complaint within 28 days of receipt.

If the complaint remains unresolved, then the individual has the option of notifying the Office of the Australian Information Commissioner.

### **CONTACT DETAILS**

If you have any questions or if you would like to give us feedback or make a complaint about how we handle your information, use the following contacts:

**Email**  
[privacy.officer@linkgroup.com](mailto:privacy.officer@linkgroup.com)

**Phone**  
+61 1800 502 355 (free call within Australia), 9am–5pm (Sydney time) Monday to Friday (excluding public holidays)

**Mail**  
Attn: Privacy Officer  
Link Group  
Locked Bag A14  
Sydney South NSW 1235