



Privacy Charter

Protecting Your Privacy

A close-up photograph of a black, rectangular "Private" sign mounted on a car's dashboard. The sign has a white border and the word "Private" is written in a white, italicized, serif font. The background shows the interior of a car, including the dashboard and steering wheel, with a blue tint applied to the entire image.

Private

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RACV Privacy Charter

Protecting your privacy is important to RACV. The following statement will help you understand how RACV collects, uses, discloses, holds and safeguards your personal information.

RACV prides itself on offering the highest standards in customer service delivery and in being an organisation with a reputation based on providing help and assistance to our members. RACV will continue to treat your privacy as being of utmost importance as it is recognised as an integral part of our business processes and procedures.

The National Privacy Principles contained in the Privacy Act set the standard for how private sector organisations should handle personal information. RACV is committed to complying with this standard.

This RACV Privacy Charter defines our commitment to protecting the privacy of our members. This Privacy Charter applies to all RACV businesses. Some RACV businesses may also have their own additional rules and practices for particular products and services.

About RACV

RACV comprises a number of legal entities including Royal Automobile Club of Victoria (RACV) Limited, RACV Sales & Marketing Pty Limited, RACV Finance Limited and RACV Financial Services Limited.

Through its legal entities, RACV provides or arranges a range of products and services such as road service, membership, social club, insurance, loans, investment products, driving instruction, vehicle inspections, travel and tourism products and home security.

Collection of personal information

Why do we collect personal information?

If you want to apply for or take advantage of our products or services, we will generally need to collect some personal information from you.

We only collect information that we need:

- to establish your membership or process your application;
- to service and administer your products, accounts and other needs;
- to offer you new products and services which we believe may interest you; and
- to satisfy any legal requirements.

How do we collect personal information?

We try to collect information about you only from you.

However, there are limited circumstances where we may have to collect personal information about you from someone else. For example, someone else may take out a membership or insurance policy on your behalf as a gift or to cover both themselves and you.

What sort of personal information do we collect?

We generally collect names, addresses, telephone numbers, dates of birth, vehicle details (e.g. for road service and motor vehicle insurance), property details (e.g. for home and/or contents insurance and home security), details of previous insurance (e.g. for motor or home insurance), criminal record (e.g. for motor or home insurance), salary and personal finances (e.g. for loans or investment products).

How we use your personal information

To provide you with the products and services you want

We tell our members about the general uses of their information when we collect it and we will provide additional explanation if members request it.

Primarily, we will use your information to process your application and provide the products and services you have requested.

We may share your information within RACV to perform administrative functions such as receipting, billing and handling complaints. All RACV businesses comply with the RACV Privacy Charter.

Your feedback is important to us

RACV may use your information to contact you from time to time in order to seek your opinion on matters such as current service provision, road safety and motoring related issues and development of new products and services. These contacts assist RACV to remain relevant to the needs of our members. You can choose not to take part in this activity if we contact you.

Product offers

We may also use your information to offer you other products that we think you might be interested in. These offers may be based on information you provided in your initial transaction with us, information you provided when you used our services (e.g. road service, lodgement of an insurance claim) or in surveys, from information that may indicate purchasing preferences and lifestyle, as well as information lawfully available from other organisations.

Where RACV sends you offers relating to the products and services of other organisations, we keep control over your information.

We do not disclose your information to them.

We do not give, rent or sell your information to other organisations so that they can direct market to you.

Please keep in mind, however, that if you take advantage of an offer from one of our business partners and become their customer, they may independently wish to send offers to you. In this case, you will need to inform them separately if you do not wish to receive further offers from them.

Declining product offers ('Opt-Out')

From time to time, RACV may use your information to tell you about other products and services, discounts, special offers, competitions and invitations to special events.

However, we clearly recognise the importance of providing you with choices by giving you an easy means to "Opt Out" from receiving these offers.

Let us know if you do not want to receive these offers by contacting us on 13 RACV (13 7228) or by visiting an RACV shop.

Product offers that you receive from us will also advise you how to "Opt Out" from receiving further offers.

Quality of information

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

In addition, we require high standards of quality from credit reporting agencies and others who provide us with information about prospective members.

We also ask you to contact us and let us know if you believe that any information we hold about you is inaccurate or not up-to-date, such as when you change address.

Security of personal information

The security of your information is protected by only allowing access to those who need it to conduct their business responsibilities. RACV employees and contractors are only provided with the information they need to perform their activities. Our employees and contractors are also bound by contract to keep your information confidential.

Passwords, firewalls and virus protection are used to protect RACV systems holding personal information from unauthorised access. Security alarms, patrols, access cards and internal procedures are used to protect RACV premises that house RACV systems and paper records.

Disclosure of personal information

RACV has had a long-standing commitment to protecting the personal information of our members. This section explains the circumstances where we may disclose your information to other organisations.

Contractors

RACV may contract with other parties to provide services on our behalf; for example, contractors to deliver emergency road service and towing services to our members, printing and mail houses to print and distribute RACV correspondence and material, marketing companies to conduct market research and mercantile agents and lawyers to recover debts.

In all circumstances where RACV contracts with other parties to provide services on our behalf, we will take reasonable steps to protect the privacy of any of your information disclosed to them.

Business partners

In some cases, we contract with other parties so that we can bring you quality products and services more efficiently. For example, we contract with insurance companies to bring you a range of RACV Insurance products. 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.

Other disclosures of information

RACV may also, as permitted by the Privacy Act, disclose your information where it is necessary in an emergency, investigation of suspected criminal activity or where RACV is authorised or required by law (e.g. legislation or a legal order) to disclose it.

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 will retain information for a reasonable period if you cease to be our member, unless the law requires us to keep it for longer.

Our employees and training

We provide training and communications programs designed to educate employees about the meaning and requirements of the RACV Privacy Charter.

Employees who intentionally or negligently breach the RACV Privacy Charter are subject to disciplinary action.

Employees are expected to report violations and may do so confidentially to their manager or compliance officer.

Your rights of access and correction

You may contact RACV on 13 RACV (13 7228) to request details of any personal information we hold about you or if you would like us to correct it.

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. We will inform you of this at the time of your request.

How to complain about a possible breach of privacy

Contact RACV on 13 RACV (13 7228) or visit an RACV shop.

We may request that you put your complaint in writing.

We will investigate and respond to privacy complaints within a reasonable time.

Our Online Privacy Statement

See our Online Privacy Statement at racv.com.au for our policies on the management of personal information online.



**Royal Automobile Club
of Victoria (RACV) Ltd**

ABN 44 004 060 833

550 Princes Highway

Noble Park North

Victoria 3174 Australia

RACV MemberLine 13 RACV (13 7228)

racv.com.au