



Privacy Policy

Our privacy commitment

RealMarket Pty Ltd (RealMarket) is committed to protecting the privacy of Your personal information.

The defined terms in this Privacy Policy have the same meaning as in our Terms of Use, which You should read together with this Policy. By accessing our Website and using our Service, You consent to the terms of this Privacy Policy and agree to be bound by it and our Terms of Use.

RealMarket collects Your personal information

This Privacy Policy outlines how we collect, hold, use and disclose Your personal information. This policy does not cover personal information collected or held by RealMarket about its employees.

You do not have to provide us with Your personal information. However, if You don't it may affect our ability to assist You or provide You with a product or service. If You want to deal with us while not identifying Yourself (ie anonymously or by using a pseudonym) we will allow You to do this where it is practicable (for example where You make a general enquiry of us). Please tell us if You wish to do this and we will indicate whether, given the nature of the transaction, it is practicable.

By visiting our website, applying for, renewing or using any of our products or services, or providing us with Your personal information, You agree to Your personal information being collected, held, used and disclosed as set out in this Privacy Policy

RealMarket is bound by the Australian Privacy Principles in the Privacy Act 1988 (Cth) which regulate how we may collect, use, disclose and store personal information, and how individuals may access and correct personal information held about them. We are also required to comply with the Spam Act 2003 (Cth) and the Do Not Call Register Act 2006 (Cth).

Please contact us if You have any questions regarding our Privacy Policy or would like us to send You a copy of this policy. Please contact our Privacy Officer using the details provided below. Our Privacy Policy may be amended from time to time. The current version will be posted on our website.

What is personal information?

Personal information is any information or an opinion, in any form and whether true or not, about an identified individual or an individual who is reasonably identifiable. Examples include an individual's name, address, contact number and email address.

Sensitive information is a special category of personal information. Sensitive information includes information about a persons' race, ethnic origin, political opinions, membership of political,

professional or trade associations, religious or philosophical beliefs, sexual preferences and criminal history.

How does RealMarket collect and hold Your personal information?

RealMarket will only collect personal information about You by lawful and fair means. We collect personal information in a variety of ways. It is our usual practice to collect personal information directly from You (or from Your authorised representative), for example when:

- You enquire about or seek a quotation for a product or service offered by us or our participating service providers;
- You apply for or purchase a product offered by us and/or our participating service providers;
- You contact us by telephone, via mail, e-mail or online;
- You visit our website (including when You request a quote);
- we supply any other products or services to You; or
- You enter into any trade promotion, competition, special or other offers with.

Sometimes we collect personal information about customers or potential customers from a third party or a publicly available source, or from marketing and similar lists legally acquired by us.

RealMarket may receive personal information from You about others

Through Your use of our products and/or services, we may also collect information from You about someone else. If You provide us with personal information about someone else, You must ensure that You are authorised to disclose that information to us and that, without us taking any further steps required by applicable data protection or privacy laws, we may collect, use and disclose such information for the purposes described in this Privacy Policy.

This means that You must take reasonable steps to ensure the individual concerned is aware of and/or consents to the various matters detailed in this Privacy Policy, including the fact that their personal information is being collected, the purposes for which that information is being collected, the intended recipients of that information, the individual's right to obtain access to that information, our identity, and how to contact us.

Where requested to do so by us, You must also assist us with any requests by the individual to access or update the personal information You have collected from them and entered into our products and/or services.

What kinds of personal information does RealMarket collect and hold?

The kinds of personal information that we collect and hold about You will depend on the circumstances of collection, including whether we collect the information from You as a customer, participating provider, contractor, stakeholder, job applicant or in some other capacity.

For example, if You request a quote for a product or service offered by us or one of our participating service providers, we may collect Your name, address, email address, telephone number, date of birth and any other information required to provide You with the quote. If You deal with us in some other capacity (for example, as a participating provider, a supplier or a stakeholder), we may collect Your name, contact details and any other information You choose to provide to us.

Any personal information that You provide via our website or contact centre (for example, for comparison purposes, to obtain a quote or to purchase products) is collected and stored by us.

To provide some of our services, we may be required to collect and hold Your sensitive information (such as certain lifestyle information), for example, if You wish to obtain a quote on insurance. We will only collect sensitive information about You with Your consent (unless we are otherwise allowed or required by law to collect that information).

If You provide Your personal information to a third party via our products and/or services that information is collected and managed by those third parties. You should familiarise Yourself with their privacy policy prior to deciding whether You wish to provide them with Your information.

We may monitor and record calls that You make to us in certain circumstances. For example, calls to our contact centre are monitored and recorded for training and customer service purposes and to meet our regulatory obligations.

Some of the products offered by our participating service providers can cover more than one person (for example, insurance policies that cover two or more persons). If You provide us with information about Your partner or a dependant on the policy, You must obtain that person's permission to give us the information and inform them of this policy.

If we are not able to collect Your personal information, we may not be able to provide You with our products or services or do business with You or the organisation with which You are connected.

How does RealMarket use Your personal information?

We use personal information for a variety of reasons including to:

- provide services and products to our customers;
- answer Your inquiries and deliver customer service;
- tell our customers and prospective customers about other products, services or promotional offers that we think may be of interest to them;
- ensure we comply with the requirements of our participating service providers;
- maintain and improve our customer service;
- meet our regulatory and legal obligations;
- manage and resolve any legal or commercial complaints and issues;
- consider job applicants for current and future employment;
- manage our relationships with our participating service providers, suppliers and stakeholders;
- conduct marketing research and analysis and
- carry out internal functions including training.

We may also use Your information for other purposes required or authorised by or under law, including purposes for which You have provided Your consent. That consent may be written, verbal or implied from Your conduct.

In what circumstances will RealMarket disclose Your personal information?

In the course of conducting our business and providing our products and services to You, we may disclose Your personal information. In particular, Your personal information may be shared between the RealMarket businesses for the purposes outlined in this policy.

We may also disclose Your personal information to, where appropriate:

- if You are a customer, our participating providers (before deciding if You want to provide Your personal information to any of our participating providers directly or via our website links, You should read their privacy policy);
- professional advisers (such as lawyers or auditors);
- our contracted service providers, including:
- information technology service providers;
- payment systems operators and financial institutions;
- organisations authorised by RealMarket to conduct promotional, research or marketing activities;
- law enforcement agencies or government authorities; and
- any persons acting on Your behalf including those persons nominated by You, executors, trustees and legal representatives.

We may disclose Your personal information to third parties for other purposes required or authorised by or under law, including purposes for which You have provided Your consent. That consent may be written, verbal or implied from Your conduct. In all circumstances where Your personal information is disclosed, we will take all steps reasonable to ensure that these third parties undertake to protect Your privacy.

Direct marketing

If You are a customer or a potential customer, from time to time we may contact You with information about products and services offered by RealMarket and our business partners, which we think may be of interest to You. When we contact You it may be by mail, telephone, email, SMS or social media. We will give You the opportunity to express a wish not to receive direct marketing communications. Your consent to receive direct marketing communications in the above ways will be deemed to have been given if You do not opt out of receiving direct marketing communications from us, and will remain current for an indefinite period of time unless and until You advise us otherwise. You can opt-out of receiving direct marketing at any time (see below).

If You want to know how we obtained Your personal information, please contact our Privacy Officer using the details provided below and we will let You know unless it is impracticable or unreasonable to do so.

Use of Government Identifiers

RealMarket will not use government-related identifiers, or a driver's license number, as its own identifier of individuals.

Data quality and Security

We may store Your information in hardcopy and/or in electronic form. We will take reasonable steps to ensure that Your personal information is protected from misuse, interference and loss and from unauthorised access, modification or disclosure.

This may include a range of systems and communication security measures, as well as the secure storage of hard copy documents. In addition, access to Your personal information will be restricted to those properly authorised to have access.

We rely on the personal information we hold in conducting our business. Therefore, it is very important that the information we hold is accurate, complete and up-to-date. If You believe that Your personal information is inaccurate, incomplete, out of date, and irrelevant or misleading, please contact our Privacy Officer using the details provided below and we will take reasonable steps to correct that information.

Website usage

Our website is professionally hosted and operates in a secure environment. You should however be aware that there is always an inherent risk in transmitting Your personal information via the Internet.

Cookies are pieces of information that a website transfers to Your computer for record-keeping purposes. The information collected may be used by us to improve and customize Your experience on our website. In addition, we collect aggregated non-personally identifiable data from our website to help us maintain and improve delivery of our products and/or services and marketing. This aggregated information assists us to improve content and website navigation.

When You visit any of our online resources, our system may collect information about Your visit for statistical purposes, including:

- server address;
- top level domain name (for example .com, .gov, .au, .uk etc.);
- the date and time of Your visit to the site;
- the pages You accessed and documents downloaded during Your visit;
- the previous site You visited;
- if You've visited our site before; and
- the type of browser used.

We record this data to maintain our server and improve our services. There are several methods and packages that we use to collect visitor behaviours on each of our online platforms. Like a number of commercial web site operators, we use tools to measure and analyse internet usage across our web sites. This enables us to track the number of unique browsers to our web sites.

You can set your browser to notify You when You receive a cookie so that You will have an opportunity to either accept or reject it in each instance. However, You should note that refusing cookies may have a negative impact on the functionality and usability of the Website.

We do not respond to or honour "Do Not Track" requests at this time.

Links to third party sites

Whilst links to third party websites are provided on our website, we are not responsible for the content or practices of these third party websites.

These links are provided for Your convenience and do not represent RealMarket's endorsement of any linked third party website. We recommend that You check the privacy policies of these third parties prior to providing them with Your personal information.

You are responsible for transfer of Your data to third-party applications

Our products and/or services may allow You, or another Invited User within the relevant product and/or service to transfer Data, including Your personal information, electronically to and from third-party applications. RealMarket has no control over, and takes no responsibility for, the privacy practices or content of these applications. You are responsible for checking the privacy policy of any such applications so that You can be informed of how they will handle personal information.

You can opt-out of any email communications

We may send billing information, product information, product and/or service updates or notifications to You via email. Our emails will contain clear and obvious instructions describing how You can choose to be removed from any mailing list not essential to our products and/or services. We will remove You at Your request.

If You wish to unsubscribe from future marketing and promotional material, please email "Unsubscribe" to help@mymoovz.com

How You can access or correct Your personal information

You can request access to the personal information we hold about You by contacting our Privacy Officer using the details provided below and we will generally provide You with access, subject to some exceptions permitted by law

Access to personal information may be refused in a number of circumstances, such as where:

- providing access would have an unreasonable impact on the privacy of others;
- the request is frivolous or vexatious;
- the information relates to existing or anticipated legal proceedings and would not normally be accessible as part of those proceedings;
- providing access would be unlawful;
- denying access is required by law;
- providing access would be likely to prejudice enforcement related activities conducted by an enforcement body;
- giving access would reveal evaluative information in connection with a commercially sensitive decision-making process; or
- access would pose a threat to the life, health or safety of any individual or to public health or safety.

If we deny or restrict access to the information You have requested, we will give You written reasons for this decision when we respond to Your request. We may charge a fee to cover our costs of providing access to You and will advise You of any fee payable before we provide You with access.

How You can make a privacy complaint

Please contact our Privacy Officer using the details provided below if You have any concerns or complaints about the manner in which we have collected or handled Your personal information. We will investigate Your complaint and respond to You in writing within 30 days.

If You consider Your privacy concerns have not been resolved satisfactorily by us, or You wish to obtain more information on privacy requirements, You can contact the Australian Information Commissioner on 1300 363 992 or visit their website at www.oaic.gov.au.

How to contact us

If You:

- have queries, concerns or complaints about the manner in which Your personal information has been collected or handled by RealMarket;
- would like to request a hard copy of this privacy policy or discuss any issues relating to this policy or privacy matters generally; or
- would like to request access to or correction of the personal information we hold about You;

Please contact our Privacy Officer:

Privacy Officer
RealMarket Pty Ltd
412 Newcastle Street
West Perth WA 6005

Email: help@mymoovz.com
Phone: +61 (0) 400 777 582

RealMarket Pty Ltd

A.B.N. 48 611 622 881

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