

Privacy Policy

Genworth Financial Mortgage Insurance Pty Ltd (ABN 60 106 974 305), trading as Genworth, recognises that your personal information is very important to you and we take our obligations to manage and protect your personal information seriously.

We are bound by, and will abide by, the Australian Privacy Principles in the Privacy Act 1988 (Cth) ("Privacy Act").

"Personal information" means information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- (a) whether the information or opinion is true or not; and
- (b) whether the information or opinion is recorded in a material form or not.

For information about how we manage and protect your credit-related information please see our Credit Reporting Policy at <http://www.genworth.com.au/credit-reporting-policy>.

What personal information do we collect and hold?

As a company offering lenders' mortgage insurance products and services we collect and hold a range of personal information from and about people. This includes a broad range of information about loan applicants and proposed third party security providers, our clients, introducers and originators, borrowers in respect of whose loans we have insured, and other persons. This information can also include such things as loan application information, contact details, identification information, financial information and supporting documentation (including credit history and employment details), transaction history information, banking details, personal references and matters relating to insurance transactions. In order to satisfy our legal obligations we may need to retain that information even after a transaction has come to an end (subject to our obligations under the Australian Privacy Principles).

How do we collect and hold personal information?

We usually collect personal information from a third party such as a credit provider, bank, building society, credit union (together "mortgage lenders") as well as mortgage brokers and originators. These mortgage lenders (not the borrowers) are the insured party for all insurance policies issued by Genworth. If it is possible and reasonably practical to do so, we collect personal information directly from the person concerned. We will also collect personal information after a claim has been paid to the insured mortgage lender to assess a borrower's financial position, when a person deals with us in person or over the telephone, sends us a letter, e-mail or fax, or gives or sends us a completed form. We may also collect personal information directly from the person via the Internet.

We hold your personal information electronically in various systems such as our underwriting information database, claims database, share drives, emails, portals and document management storage repositories and/or in hard copy.

Why do we collect, hold, use and disclose personal information?

We collect, hold, use and disclose this information for various purposes including:

- To undertake and complete insurance transactions we have with mortgage lenders, and other parties with whom we do business;
- Risk analysis and underwriting;
- Management of claims;
- Technical accounting and auditing;
- Risk management;
- Scoring and portfolio analysis;
- Managing debt recovery, enforcement and infringement activities;
- Complaints management; and
- Legal, regulatory and compliance purposes.

We also maintain contact information regarding our business partners to enable us to contact them and to provide them with information regarding our products and services.

To what other organisations do we disclose personal information?

The Australian Privacy Principles allow Genworth to disclose personal information provided to Genworth and its related entities to third parties in certain circumstances. Genworth may disclose your personal information to other Genworth entities and to third parties for the purposes listed above. This includes making disclosures to our service providers to enable them to perform services that assist Genworth in the provision and management of our products and services.

Where such disclosure is made, we require these third parties to adhere to our strict confidentiality requirements for handling personal information and also seek to ensure that they adhere to the Australian Privacy Principles. For more information about our disclosures of personal information, please refer to our Privacy Officer.

Some of these third parties to whom Genworth may disclose personal information may be located outside Australia, and personal information may be provided to them for the purposes listed above. It is not reasonably practicable to list all of the countries to which personal information may be disclosed from time to time but it is likely that if personal information is so disclosed, such countries could include the United States of America, Canada, United Kingdom, India and Ireland.

How do you access the personal information we hold about you or make complaints?

If you wish to obtain details of your personal information that we hold, please contact our Privacy Officer. We will attend to your request as quickly as possible. Genworth reserves the right to refuse access under the grounds permitted by the Privacy Act.

Correction of personal information

If you believe that the personal information we hold about you is not accurate, complete or up to date, you have the right to request that we change the information. Please contact our Privacy Officer for further details by telephoning (02) 8248 2597 or by email at privacyofficer@genworth.com. We will attend to your request as quickly as possible.

In order to process any request for access or correction of your personal information, we will need to obtain a minimum level of information from you including the following: full name, address, date of birth, lender's name and details of the request, including supporting information (where relevant).

If you are seeking information on another person's behalf, we will require written authorisation from that individual.

Complaints and disputes

If you believe we have not complied with an obligation under the Privacy Act in relation to your personal information, please contact our Privacy Officer for further details by telephoning (02) 8248 2597 or by email at privacyofficer@genworth.com. We will attend to your complaint as quickly as possible.

If you are not satisfied with how we have dealt with your complaint, you may refer the complaint to Genworth's external dispute resolution (EDR) scheme, the Credit and Investments Ombudsman (CIO), or the Australian Financial Complaint Authority (AFCA), whose details are as set out below.

Credit and Investments Ombudsman Ltd
PO Box A252
South Sydney NSW 1235
Phone: 1800 138 422

Australian Financial Complaint Authority
PO Box 3
Melbourne Vic 3001
Phone: 1800 931 678
Website: afc.org.au
Email: info@afc.org.au

Genworth Privacy Policy for the Internet

We believe it is important you know how we treat the personal information about you that we receive on the Internet.

In general, you can visit Genworth on the World Wide Web without telling us who you are or revealing any information about yourself. Our web servers collect the domain names, not the e-mail addresses, of visitors. This

information is aggregated to measure the number of visits, average time spent on the site, pages viewed, etc. Genworth uses this information to measure the use of our site and to improve the content of our site.

There are times, however, when we may need information from you, such as your name and address. When information is needed, we will try to let you know at the time of collection, how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry. If you register with Genworth business units on-line, they may use this information to provide you with customer information about their offering in support of your needs. A technology called cookies may be used to provide you with tailored information. A cookie is a tiny element of data that a web site can send to your browser, which may then be stored on your hard drive so we can recognise you when you return. If at any time you do not wish to accept cookies or wish to delete existing cookies, you may manually configure your browser to refuse cookies or may manually delete existing cookies from your hard drive. However by deleting or refusing to accept cookies you may frustrate or hinder your access to or use of areas of our web site.

Genworth's various websites may contain links to other sites such as distributors and sales affiliates. While we try to link only to sites that share our respect for privacy, we are not responsible for the content or the privacy and internet practices of other sites.

Genworth Privacy Policy for e-mail

If you send Genworth an e-mail, we may store and make use of your name, address and other information about you contained in your e-mail and in any attachments. When you submit feedback or questions via e-mail, it is very important that you do not disclose any details that could be used by others to gain access to sensitive personal information. This includes private details such as your usernames and passwords.

If you receive an e-mail from us, you should only re-transmit, distribute or commercialise the material or information in the e-mail if you are authorised to do so (under the Privacy Act or otherwise).

Is your personal information safe with us?

We take reasonable steps to protect your personal information from misuse and loss, and from unauthorised access, modification or disclosure.

Contact details of the Genworth Privacy Officer

The Privacy Officer
Genworth
GPO Box 3952

Sydney NSW 2001
Phone: (02) 8248 2597
Email: privacyofficer@genworth.com

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