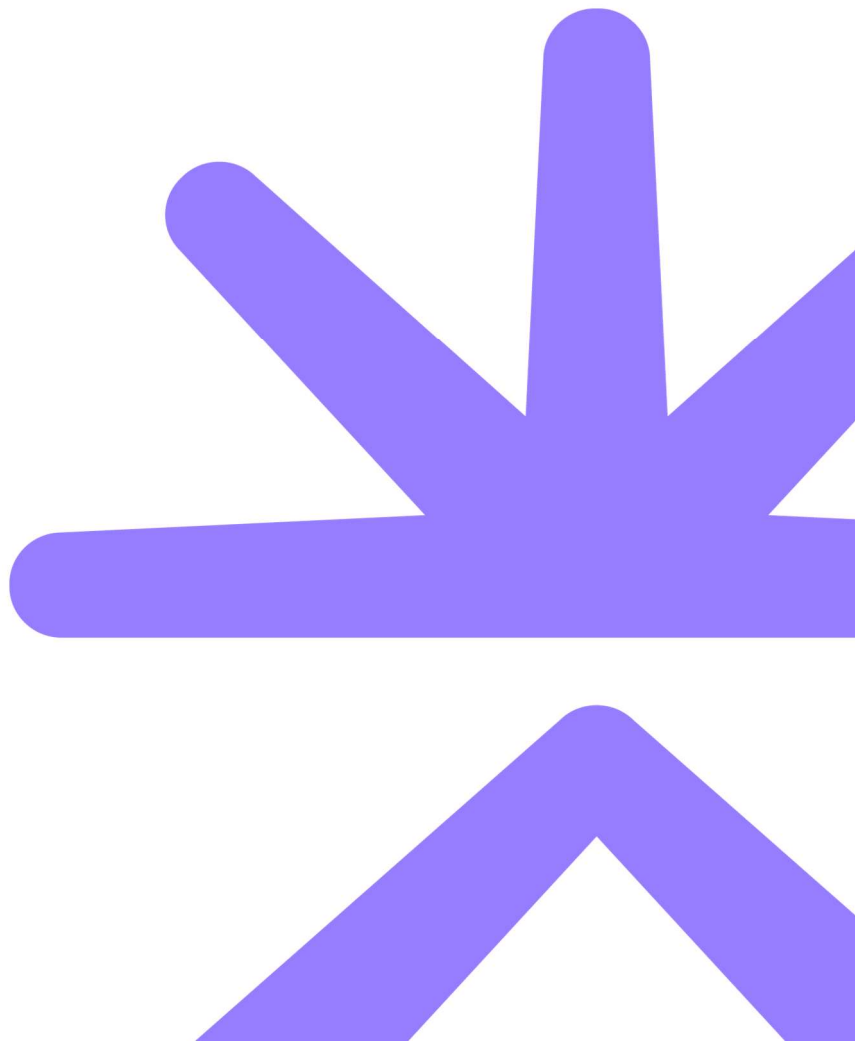


# Helia Privacy Policy

Protecting your privacy.



# 1. What personal information do we collect and hold?

Helia, as an organisation offering lenders' mortgage insurance products and services, we collect, hold and use a range of personal information. This includes information about loan applicants and proposed third party providers, our clients, introducers and originators, borrower loans we have insured and other persons.

We also collect, hold and use the following personal information: -

- Loan application information
- Contact details
- Identification information
- Financial information and supporting documents (credit history, employment details)
- Transaction history information
- Banking details
- Personal references and matters relating to insurance transactions.

Personal information collected about you may be 'sensitive information' including details about your race, ethnic background or health information. For example, in a hardship application we may also ask you about any medical conditions. We will only collect sensitive information about you with your consent.

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)

We may also collect Personal Information, including Sensitive Information, in relation to visitors to our offices. For information on how we manage personal information for visitors our to our office, refer to Collection Notice available [here](#).

# 2. How do we collect and store personal information?

We usually collect personal information from a third party such as a credit provider, bank, customer owned bank (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 Helia. Where possible, we collect personal information directly from the person concerned. We also collect personal information after a claim has been paid to the insured mortgage lender to assess a borrower's financial position. Depending on how you choose to interact with us, we may collect your personal information by, telephone, letter, e-mail, or through the completion of a form.

We may also collect your personal information directly from the internet. We may record calls; we will inform you of this and provide you with the option for recording to be turned off and or deleted.

We hold personal information in secure environments electronically in various systems (both in-house and at our service providers); on paper-based files and well as in other format. Helia takes reasonable steps to protect your information from loss and unauthorised access, destruction, use, modification or disclosure.

Access to personal information held by Helia is controlled to prevent misuse or unauthorised disclosure of the information. We utilise a range of technical security measures such as secure authentication, password controls, encryption, firewalls and anti-virus technology to prevent unauthorised access to your information.

Helia's vendors that administer personal information are required to comply to similar protection measures.

### 3. Why do we collect, hold, use and disclose information?

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

- undertake and complete insurance transactions we have with mortgage lenders, and/or business partners
- complete risk analysis and underwriting
- manage claims
- conduct technical accounting and auditing
- provide risk management
- undertake scoring and portfolio analysis
- manage debt recovery, enforcement and infringement activities;
- comply with any relevant laws, regulations, codes of practice and court orders

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.

### 4. To what other organisation do we disclose personal information?

Helia does not sell, rent or trade personal information to, or with, third parties.

The Australian Privacy Principles allow Helia and its related entities to disclose your personal information to third parties that perform a range of services on our behalf.

Where we disclose your information to our service providers, we will take steps to ensure that they are authorised to only use personal information in order to perform the functions required by Helia.

Where such disclosure is made, we require these third parties to adhere to our strict confidentiality requirements for handling personal information and 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 Helia 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, the Philippines and Ireland.

## 5. How do you access the personal information we hold about you to make complaints?

If you have a complaint related to how Helia has managed your personal information, please contact us using the contact information below.

Resolving your concerns may require Helia to share your personal information with third parties in this process, including to our service providers or regulatory bodies. We will acknowledge any privacy related complaint within five business days of it being received and make every effort to resolve your issue as quickly as we can.

Helia reserves the right to refuse access under the grounds permitted by the Privacy Act.

## 6. 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.

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.

Please contact our Privacy Officer for further details by telephoning (02) 8248 2597 or by email at [privacyofficer@helia.com.au](mailto:privacyofficer@helia.com.au). We will attend to your request as quickly as possible.

## 7. Complaints and disputes

If a complaint remains unresolved or you are unhappy with the outcome of our response, you may refer the complain to Helia's external dispute resolution (EDR) scheme, Australian Financial Complaints Authority (AFCA) with details as set out below.

Australian Financial Complaints Authority (AFCA)  
GPO Box 3 Melbourne Vic 3001  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [afca.org.au](http://afca.org.au)  
Phone: 1800 931 678

## 8. Helia Privacy Policy for the Internet

Helia may collect information based on how you use Helia's website or digital media. Helia uses "cookies", analytics tools and other data collection methods to collect anonymous information on website users and their activity. Cookies are small text files that are placed on your computer by the websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site.

Information we collect includes (but is not limited to) how the website is found, which pages are viewed, and how frequently a visitor comes to the website. This information is combined into an overall picture about how our website is used and does not individually identify you.

If you are uncomfortable with the use of cookies, you can manage and control them through your browser settings, and this includes by deleting them from your 'browser history' (cache) when you leave the website.

The information collected is only used within the Helia Group and by preferred vendors for our analysis, to measure the success of our digital advertising and social media, and to improve our ability to provide relevant information and content to users.

If you access your account information online through one of the secure areas of Helia's website, we will collect information about your visit using cookies to track your use of our website and to allow you to effectively access your account information. This information is collected for security purposes and to protect the integrity of your account details. The information you enter in secure areas of Helia's website, is used to process your instructions, or personalise the support services to you. While we try to link to sites that share our respect for privacy, we are not responsible for the content or the privacy and web practices of other sites.

## 9. Helia Privacy Policy for email

Helia may store and make use of your name, address and other information about you contained in your email 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 email 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).

## 10. Remarketing

Helia uses Google AdWords Remarketing to advertise trigger across the Internet. AdWords remarketing will display relevant advertisements tailored to you based on what parts of the TriggerApp website you have viewed by placing a cookie on your computer. This cookie does not in any way identify you or give access to your computer. The purpose of the cookie is to enable us to see that you visited a page, and direct us to show you further advertisements relating to that page. Google AdWords Remarketing allows Helia to tailor our marketing to better suit your needs and only display advertisements that are relevant to you.

You may choose to opt out of Google Marketing Platform cookies by visiting the Google Marketing Platform opt-out page or the Network Advertising Initiative opt-out page.

## 11. Contact details

Helia takes reasonable steps to protect your personal information from misuse and loss, and from unauthorised access, modification or disclosure. Our contact details are:-

Helia Privacy Officer  
GPO Box 3952, Sydney NSW 2001  
Phone: 02 8248 2597  
Email: [privacyofficer@helia.com.au](mailto:privacyofficer@helia.com.au)