



iEXI Pty Ltd

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Privacy Policy

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Contents

Privacy Policy	3
Why do we collect information and how do we use it?	3
Collecting personal information.....	3
What personal information do we collect?	4
How do we collect your personal information?	4
Automated decision-making (ADM).....	4
Disclosure of your personal information.....	4
Accessing and correcting your personal information.....	5
Storing, securing and protecting your personal information.....	5
Direct marketing and opting out	5
International data transfers and privacy protection.....	6
Website analytics and cookies.....	6
Use of Artificial Intelligence (AI) technology	7
How do we manage privacy complaints?	7
Data breach notification	7
How to contact us	8
Reviews and updates to this policy	8

Privacy Policy

Why do we collect information and how do we use it?

At iExtend, we are committed to protecting the privacy of all personal information we collect and handling that personal information responsibly in accordance with the Commonwealth Government's Privacy Act 1988 and the Australian Privacy Principles (APPs).

This Privacy Policy outlines:

- What information we collect about you;
- How we collect personal information;
- How we actively review and update this policy;
- What we do with your personal information;
- Who we disclose personal information to;
- How we protect your personal information;
- How to keep your personal information accurate and up to date;
- How you can access your personal information; and
- Who to contact if you have any questions about this Policy or wish to make a complaint.

Within this Privacy Policy, "we," "our", and "us" means iEXI Pty Ltd (iExtend) ABN 33 654 132 813 AFSL 555362 and any of its related entities.

References to "you" and "your" means the person about whom we are collecting personal information.

Collecting personal information

We collect and use personal information about you to provide you with our products and services. We only collect and hold sensitive information with your consent and use personal information that is necessary for us to fulfil our functions and activities, including:

- establishing your identity;
- checking whether you are eligible for our products and services;
- providing you with our products and services;
- manage and administer our products and services as required to acquire policies and manage throughout their life cycle;
- responding or dealing with a complaint;
- providing information we believe may be relevant or of interest to you;
- direct marketing;
- data analytics and statistical analysis;
- to notify you of other products, services, special offers or events;
- where you otherwise expressly consent to the use or disclosure;
- complying with legislative and regulatory requirements in any jurisdiction; and
- to assist iExtend in running its business.

We may use and disclose your personal information for any of these purposes. We may also use and disclose your personal information for secondary purposes which are related to the primary purposes set out above or in other circumstances authorised by the Privacy Act.

Some laws require or authorise our collection of your personal information including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Sensitive information will be used and disclosed only for the purpose for which it was provided (or a directly related secondary purpose) unless you agree otherwise or an exemption in the Privacy Act applies.

What personal information do we collect?

The personal information we collect and hold may include your name, gender, date of birth, medical history, contact details and any other information necessary to provide you with our products and services.

We recognise that certain information about you is sensitive and, when we collect sensitive information about you, we will always ask for your permission. This includes your medical and health information (including genetic or biometric information) and information about your lifestyle (such as smoking/alcohol consumption and exercise frequency). We will only collect sensitive information that is reasonably necessary to provide you with our products and services.

How do we collect your personal information?

We usually collect your personal information directly from you, but we may also collect it from other parties. These parties include, but are not limited to, our representatives or referrers, your financial adviser, your relatives, your insurers, your doctors, other health practitioners and anyone else with whom you have provided your authorisation to deal with us and where you interact with us online (via website, email and online forms)

We will not collect sensitive information about you without your consent unless an exemption in the APPs applies. These exceptions include if the collection is required or authorised by law or necessary to take appropriate action in relation to suspected unlawful activity or serious misconduct.

If the personal information we request to acquire or during the policy life cycle is not provided by you, we may not be able to provide you with the benefit of our products or services.

We don't usually collect unsolicited personal information. Where we receive unsolicited personal information that is not relevant, we will destroy or de-identify that personal information as soon as practicable.

Automated decision-making (ADM)

We may use automated tools (such as QuickCalc, eligibility scoring systems, predictive technologies and Artificial Intelligence) to assist in delivering our services, including supporting preliminary eligibility assessments and other operational processes.

Where automated processing is used to make, or substantially support, a decision, appropriate human oversight is applied before a final decision is made. If a decision made this way affects your rights or interests, privacy, or how comfortable you feel engaging with us digitally, you may request further information, ask for an explanation, or request a human review by an appropriately authorised member of our team.

Disclosure of your personal information

In order to provide you with our products and services, we may need to disclose your personal information to third parties. The organisations that we are likely to disclose information about you to include:

- any of iExtend's related companies;
- our agents, contractors and external service providers;
- our professional advisers, auditors and insurers;
- your representatives;
- the Australian Financial Complaints Authority or the Office of the Australian Information Commissioner;
- organisations involved in a transfer or sale of our assets or business;

- anyone to whom the disclosure is required or permitted under the Privacy Act, other Australian Law, Regulation or Court/Tribunal Order; and
- anyone else where you have provided your consent, including but not limited to insurers, medical professionals and official data sources such as government death registers.

Where information is held electronically, iExi utilises technological safeguards including passwords and multifactor authentication.

Accessing and correcting your personal information

We are committed to ensuring that the personal information we collect, use and disclose is relevant, accurate, complete and up to date.

We encourage you to contact us to update any personal information we hold about you. If we correct information that has previously been disclosed to another entity, we will notify the entity of the correction within a reasonable period of the correction. Where we are satisfied that the information is inaccurate, we will take reasonable steps to correct the information within thirty (30) calendar days, unless you agree otherwise.

You can gain access to your personal information (subject to some exceptions allowed by law) by contacting our Customer Care Team at customercare@iextend.com.au. We will need to verify your identity first. We will provide you with access within 30 days if it is reasonable and practicable to do so, but in some circumstances, it may take longer (for example, if we need to contact other entities to properly investigate your request).

We may refuse to provide you with access in certain circumstances. If access is refused, we will give you a notice explaining the reasons for our decision and your options to make a complaint.

We do not usually charge you for access to your personal information. However, if the request is complex, we may charge you the marginal cost of providing access, such as staff costs of locating and collating information or copying costs. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

Storing, securing and protecting your personal information

The security of your personal information is important to us, and we take reasonable precautions to prevent unauthorised access, modification or disclosure, loss or misuse. We take reasonable security measures to protect your information, including encrypted storage, multi-factor authentication, secure system access and regular reviews.

We retain personal information only for as long as reasonably necessary to carry out our functions, comply with our legal obligations, or as otherwise required by law. Once personal information is no longer needed for these purposes, we take reasonable steps to securely destroy or permanently de-identify it.

Direct marketing and opting out

We may only use personal information we collect from you for the purposes of direct marketing without your consent if:

- the personal information does not include sensitive information;
- you would reasonably expect us to use or disclose the information for the purpose of direct marketing;
- we provide a simple way of opting out of direct marketing; and
- you have not requested to opt out of receiving direct marketing from us.

If we collect your personal information from a third party, we will only use it for direct marketing

with your consent (or where obtaining consent is impracticable) and will always provide a simple way for you to opt out of our communications.

You may ask us not to use or share your personal information for the purposes of direct marketing or for the purposes of facilitating direct marketing by other organisations. We must give effect to the request within a reasonable period of time. You can also request the source of your information, which we will provide free of charge within a reasonable time.

International data transfers and privacy protection

We may disclose your personal information to overseas entities that we deal with in the course of our business. These recipients may be located in the following countries:

- United States of America (USA);
- Philippines;
- United Kingdom (UK);
- New Zealand;
- India;
- Canada.

We will not disclose personal information to recipients outside of Australia unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Privacy Act and the Australian Privacy Principles;
- the recipient is subject to an information privacy scheme similar to the Privacy Act; or
- the country is prescribed as providing substantially similar protection to the APPs and having mechanisms that you can access to enforce those protections

Website analytics and cookies

The below provides important information about how we use cookies and how we may collect information when you visit our website: www.extend.com.au/

Links to Third-Party Websites: Our website may contain links to third-party websites that are not operated or controlled by iExi. These third-party sites have their own privacy policies and practices, and we encourage you to review them before providing any personal information. We are not responsible for the content, privacy practices or the accuracy of information on third-party websites linked to or from our site. These links are provided for your convenience, and their inclusion does not imply that we endorse or are affiliated with the third-party websites.

Cookies: We may use cookies and similar technologies to enhance your experience on our website by collecting data such as IP addresses, device information, geographical location and usage data. This information helps us analyse traffic, improve functionality and provide personalised services. By using our website, you consent to the use of cookies as outlined in this policy. If you do not agree with our use of cookies, you can manage cookie preferences in your browser settings, but disabling cookies may limit certain website features.

We use the following types of cookies on our website:

- **Necessary Cookies:** These cookies are essential for the operation of the website and cannot be disabled in our systems. They are typically only set in response to actions you take, such as logging in or filling out forms.
- **Performance Cookies:** These cookies collect information about how you use our website, such as which pages you visit most often. They help us improve the functionality of the website by providing insights into user behaviour. These cookies are usually anonymised.
- **Functionality Cookies:** These cookies enable the website to remember choices you make, such as your preferred language or region, to provide a more personalised experience.

Third-party services, like analytics providers and advertising partners, may also use cookies on our

site to collect information about your online activities.

Use of Artificial Intelligence (AI) technology

We utilise Artificial Intelligence (AI) technologies within our business, including Microsoft Copilot and Microsoft Teams to enhance productivity, assist with record keeping and streamline workflows. AI may assist in summarising meetings, generating insights, and automating routine tasks. AI tools do not make decisions about your financial advice or your personal circumstances. All personal information processed through AI tools and the AI-driven processes we use comply with the Australian Privacy Principles (APPs) and our commitment to data security and the protection of your personal information. Should you wish to opt out of the use of AI-driven tools for automated meeting summaries and transcriptions, please contact us at customercare@iextend.com.au.

How do we manage privacy complaints?

We take your privacy seriously. If you believe your privacy has been breached, you have the right to make a complaint.

Step 1: Internal complaint

Contact our Customer Care Team at customercare@iextend.com.au. We will acknowledge your complaint within one business day and aim to resolve it within 30 calendar days.

Step 2: Escalation

If we are unable to resolve your concerns to your satisfaction, we will put you in contact with our internal Compliance team for further review.

Step 3: External complaint or legal remedy

If we have not responded to your complaint within 30 days or you are not satisfied with the resolution provided by our Customer Care Team or our Compliance team, then you can lodge a complaint with:

The **Office of the Australian Information Commissioner (OAIC)**

A: GPO Box 5288, Sydney NSW

P: 1300 363 992

www.oaic.gov.au

OR

The **Australian Financial Complaints Authority (AFCA)** for financial service-related privacy issues

A: GPO Box 3, Melbourne Vic 3001

P: 1800 931 678

www.afca.org.au

Data breach notification

If we become aware of a data breach that is likely to result in serious harm, we will notify affected individuals and the Office of the Australian Information Commissioner (OAIC) in accordance with the Notifiable Data Breaches (NDB) scheme, providing relevant details and recommended actions. We take all data incidents seriously and act promptly to investigate and mitigate risks.

How to contact us

If you have any questions or concerns about your personal information or anything else contained in this policy, or if you would like a copy of our Privacy Policy, please contact us by calling 1800 299 501, emailing customercare@iextend.com.au or visiting iextend.com.au.

Reviews and updates to this policy

This Privacy Policy is effective from 25 May 2026

We will update this policy when our information handling practices change, and any amendments apply to the information we hold at the time of the update. We will post the updated privacy policy on our website. We encourage you to visit our website periodically to review our current privacy policy. You can also contact us for a printed copy.