



PRIVACY POLICY

How we handle your personal information

Regis Licensing Pty Ltd

ABN 71 130 820 727 | ACN 130 820 727 | AFSL 338156

Part of the Steadfast network of brokers

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Applies to	Regis Licensing Pty Ltd and its authorised representatives
Authorised by	Ian Mundy, Chief Executive Officer
Next review	November 2026

Our commitment

We are bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). This policy explains what personal information we collect, why we collect it, who we share it with, how we keep it safe, and how you can access it, correct it or make a complaint.

If you have any questions about this policy, or would like it in another format or language, please contact our Privacy Officer using the details in section 21.

1. About this policy

This Privacy Policy explains how Regis Licensing Pty Ltd (ABN 71 130 820 727, AFSL 338156) ("Regis Licensing", "we", "us", "our") collects, holds, uses, discloses and protects personal information.

It applies to Regis Licensing and to the authorised representatives and corporate authorised representatives appointed under our licence, including those operating within the Regis Network Partners network, when they are providing financial services on our behalf. Our authorised representatives may also have their own privacy policies covering their wider business activities.

This policy applies to clients, members of discretionary mutual funds, prospective clients, claimants and third parties involved in a claim, business contacts, suppliers, and applicants for employment or authorised representative appointment.

2. What personal information we collect

The personal information we collect depends on our relationship with you and the services we are providing. It may include:

- identity and contact details — your name, date of birth, address, email address and telephone numbers;
- business details — your company or trust name, ABN, ACN, occupation, industry, turnover, employee numbers and business activities;
- risk and underwriting information — details of your assets, operations, claims history, insurance history and risk management practices;
- claims information — details of the incident, the loss or damage, other parties involved, witnesses, and supporting documents such as photographs, quotes, invoices and reports;
- financial information — bank account and payment details, premium funding arrangements, and credit information where relevant;
- information about your representatives — details of directors, officers, employees, trustees or others authorised to act for you; and
- technical information — records of your interactions with us, including correspondence, call records and information collected through our website (see section 14).

If you provide us with personal information about another person, such as an employee, a family member or a witness, you should ensure that they are aware of this policy and of how their information will be used.

3. Sensitive information

Some of the information we collect is sensitive information, which attracts additional protection under the Privacy Act. In an insurance and claims context this may include health information, information about a criminal record or prior convictions, and, occasionally, information about membership of a professional or trade association.

We only collect sensitive information where it is reasonably necessary for our functions and activities, and with your consent, unless we are permitted or required by law to collect it without consent. For example, we may need health information to assess a personal accident or liability claim, or information about prior convictions where an insurer requires it as part of the underwriting process.

4. How we collect personal information

Wherever it is reasonable and practicable, we collect personal information directly from you — for example when you complete a proposal or application, lodge a claim, contact us by phone or email, attend a meeting, subscribe to our communications, or use our website.

We may also collect personal information from third parties, including:

- your insurance broker, adviser, authorised representative or other intermediary;
- insurers, reinsurers, underwriting agencies, discretionary mutual funds and their agents;
- loss adjusters, assessors, investigators, repairers and other claims service providers;
- medical practitioners and other health service providers, where relevant to a claim, and with your consent;
- premium funders, credit reporting bodies and financial institutions;
- your employer, association, group scheme or mutual fund, where you are covered under a group arrangement;
- legal advisers and other professional service providers; and
- publicly available sources, including public registers, company records and websites.

Unsolicited information

If we receive personal information that we did not ask for and could not have collected under the APPs, we will destroy or de-identify it if it is lawful and reasonable to do so.

5. Dealing with us anonymously

You have the option of dealing with us anonymously or by using a pseudonym, for example when making a general enquiry. However, in most cases we will not be able to arrange cover, administer a policy or membership, or handle a claim without knowing who you are, and the law may require us to identify you.

6. Why we collect, hold, use and disclose your information

We collect, hold, use and disclose personal information for the following purposes:

- to assess your requirements and provide financial product advice;
- to obtain quotations, and to arrange, issue, vary, renew or cancel cover with insurers, underwriting agencies and discretionary mutual funds;
- to administer policies, memberships and premium or contribution payments, including premium funding;
- to handle, assess, investigate, manage and settle claims;
- to manage discretionary mutual funds we administer, including member onboarding and reporting to fund boards;
- to supervise and monitor our authorised representatives;
- to respond to your enquiries and to handle complaints;
- to maintain and improve our systems, services and business records;
- for direct marketing, subject to section 13;

- to meet our legal, regulatory and industry obligations, including those under the Corporations Act 2001 (Cth), the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), the Insurance Contracts Act 1984 (Cth), the Insurance Brokers Code of Practice and the General Insurance Code of Practice; and
- to respond to requests from regulators, courts, tribunals and external dispute resolution schemes.

If you do not provide the personal information we ask for, we may not be able to arrange cover for you, administer your policy or membership, handle your claim, or provide you with the services you have requested.

7. Who we disclose your information to

We may disclose your personal information to:

- insurers, reinsurers, underwriting agencies, Lloyd's syndicates and coverholders, and discretionary mutual funds;
- other insurance intermediaries, brokers and authorised representatives involved in arranging or servicing your cover;
- loss adjusters, assessors, investigators, repairers, suppliers and other claims service providers;
- premium funders and financial institutions;
- legal advisers, accountants, auditors and other professional advisers;
- information technology, software, data hosting, mail house and archiving providers who support our business;
- other entities within the Regis group, including Regis Risk Partners Pty Ltd;
- Steadfast Group Limited and its related entities, in connection with the network arrangements described in our Financial Services Guide;
- the boards and officers of discretionary mutual funds we administer;
- regulators, government agencies, courts, tribunals, external dispute resolution schemes and code monitoring bodies, including ASIC, AFCA, the OAIC and the Insurance Brokers Code Compliance Committee; and
- any person you have authorised to act on your behalf.

We may also disclose your information where we are required or authorised to do so by law, or where disclosure is necessary to prevent a serious threat to life, health or safety.

We do not sell your personal information.

8. Disclosure overseas

Some of the parties we deal with are located outside Australia, or use systems hosted outside Australia. Your personal information may therefore be disclosed to, or accessible from, overseas recipients.

This most commonly occurs where cover is placed in an overseas market — particularly the London market and Lloyd's — or where reinsurance is arranged, or where our technology and business service providers host data offshore.

The countries in which overseas recipients are likely to be located include the United Kingdom, New Zealand, Singapore, the United States of America and countries in the European Union. Where a placement or service

arrangement involves a country not listed here, we will take reasonable steps to ensure your information is handled appropriately.

Before disclosing personal information overseas, we take steps that are reasonable in the circumstances to ensure the recipient does not breach the Australian Privacy Principles. However, overseas recipients may be subject to different privacy laws from those in Australia, and in some circumstances you may not be able to seek redress under the Privacy Act.

9. Credit information

If you arrange premium funding through us, the premium funder may collect credit information about you and disclose it to, or obtain it from, a credit reporting body. We may pass information between you and the funder for this purpose.

The funder's own privacy policy and credit reporting policy will apply to that information, and we recommend you read them before entering into a funding arrangement.

10. How we hold and protect your information

We hold personal information in electronic systems and, in some cases, in paper records. Our electronic records are held in systems operated by us or by third party providers on our behalf.

We take reasonable steps to protect personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure. These steps include access controls and user authentication, secure network and system configuration, confidentiality obligations in our staff and supplier arrangements, staff training, physical security of our premises and records, and secure destruction or de-identification of records we no longer need.

No system is entirely secure. If you consider that your information may have been compromised, please contact our Privacy Officer immediately.

11. Data breaches

We maintain a data breach response plan. If we suspect a data breach has occurred, we will assess it promptly and take steps to contain it and to limit any harm.

Where a breach is likely to result in serious harm to any individual whose information is involved, we will notify the affected individuals and the Office of the Australian Information Commissioner in accordance with the Notifiable Data Breaches scheme.

12. How long we keep your information

We keep personal information for as long as it is needed for the purposes described in this policy, and for as long as we are required to keep it by law. Financial services records are generally retained for at least seven years, and claims and advice records are often retained for longer because of the periods within which a claim or complaint may be brought.

When we no longer need personal information, and we are not required to retain it, we take reasonable steps to destroy it or to de-identify it securely.

13. Direct marketing

We may use your contact details to send you information about our products and services, market updates, invitations and other communications that may be of interest to you. We will only do so where we are permitted to under the Privacy Act and the Spam Act 2003 (Cth).

You can opt out at any time by using the unsubscribe link in any electronic communication, or by contacting us on 1300 395 838 or at info@regislicensing.com.au. We will action your request as soon as practicable. Opting out of marketing does not affect communications we need to send you about your cover, your membership or a claim.

If you ask us, we will tell you the source of the contact information we used, unless it is unreasonable or impracticable to do so.

14. Our website

When you visit www.regislicensing.com.au, we may collect technical information such as your IP address, browser type, device type, the pages you visit and the date and time of your visit. We use this information to operate and improve the site.

Our website uses cookies — small files stored on your device — to support site functionality and to analyse how the site is used. You can set your browser to refuse cookies, although some parts of the site may not work properly if you do.

Our website may contain links to other websites. We are not responsible for the privacy practices of those sites, and we encourage you to read their privacy policies.

15. Automated decision-making

We use software and technology platforms to support our underwriting, pricing, policy administration and claims processes. Where a decision could reasonably be expected to significantly affect your rights or interests — for example a decision about the terms on which cover is offered, or a decision about your claim — that decision is made or reviewed by a person, and not solely by a computer program.

If we introduce systems that make, or substantially assist in making, such decisions using your personal information, we will update this policy to tell you the kinds of personal information those systems use, the kinds of decisions they are involved in, and how they are used, in accordance with Australian Privacy Principle 1.7.

You can ask us how a decision affecting you was reached, and you can ask us to review it, by contacting our Privacy Officer using the details in section 21.

16. Government related identifiers

We do not use or disclose government related identifiers — such as a tax file number, Medicare number or driver licence number — as our own identifier for you. We only use or disclose such identifiers where the law requires or authorises it, or where it is reasonably necessary to verify your identity or to fulfil an obligation to a government agency.

17. Accessing and correcting your information

You can ask us for access to the personal information we hold about you, and you can ask us to correct it if you believe it is inaccurate, out of date, incomplete, irrelevant or misleading.

To make a request, contact our Privacy Officer using the details in section 21. We will need to verify your identity before we can act on your request. We will respond to your request within 30 days.

We do not charge for making a request. We may charge a reasonable fee for giving access where the request is complex or requires substantial work, and we will tell you about any fee before we proceed.

In some circumstances the law permits us to refuse access or correction — for example where giving access would have an unreasonable impact on the privacy of others, would reveal commercially sensitive information, or relates to anticipated legal proceedings. If we refuse, we will tell you why in writing and explain how you can complain about that decision. If we refuse to correct your information, you may ask us to attach a statement to the record noting that you consider it inaccurate.

18. If you need additional support

If you need extra help to access your information, make a request or lodge a privacy complaint, please tell us. We can arrange an interpreter or the National Relay Service, and you may authorise a family member, friend, carer, financial counsellor or other representative to deal with us on your behalf.

We recognise that privacy can be particularly important for people affected by family or domestic violence. If you are in that situation, please tell us so that we can take additional care with your contact details and correspondence.

Interpreters	TIS National — 131 450. Ask them to contact us on 1300 395 838.
National Relay Service	www.accesshub.gov.au — NRS Helpdesk 1800 555 660.
Family and domestic violence	1800RESPECT — 1800 737 732, 24 hours. In an emergency call 000.

19. Privacy complaints

If you believe we have breached the Australian Privacy Principles, or you are unhappy with how we have handled your personal information, please tell us. Complaints are free to make and are taken seriously.

Step 1 — Contact our Privacy Officer

Privacy Officer	Lina Curtiss, Head of Compliance
Phone	1300 395 838
Email	info@regislicensing.com.au
Post	Privacy Officer, Regis Licensing Pty Ltd, Suite 5, Level 11, 1 Eagle Street, Brisbane QLD 4000

We will acknowledge your complaint within one business day, or as soon as practicable, and tell you who is handling it. We will investigate, keep you informed of progress, and give you our final response in writing within 30 calendar days, setting out our decision and the reasons for it. Making a complaint will not affect your ongoing relationship with us.

Step 2 — External escalation

If you are not satisfied with our response, you can take your complaint further.

Office of the Australian Information Commissioner (OAIC)	Phone 1300 363 992 www.oaic.gov.au GPO Box 5218, Sydney NSW 2001
Australian Financial Complaints Authority (AFCA)	Where your complaint relates to a financial service we have provided: phone 1800 931 678 info@afca.org.au www.afca.org.au GPO Box 3, Melbourne VIC 3001. Our AFCA membership number is 14769.

20. Changes to this policy

We review this policy regularly and may update it from time to time to reflect changes in our business, our systems or the law. The current version is always available at www.regislicensing.com.au/privacy, and we will provide a copy free of charge on request.

21. Contact us

Privacy Officer	Lina Curtiss, Head of Compliance
Regis Licensing Pty Ltd	ABN 71 130 820 727 AFSL 338156
Address	Suite 5, Level 11, 1 Eagle Street, Brisbane QLD 4000
Phone	1300 395 838
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This Privacy Policy was prepared and authorised for distribution by Regis Licensing Pty Ltd (ABN 71 130 820 727, AFSL 338156).