

# Universal Policy Privacy and Security

When we collect your personal information, our commitment to the protection and privacy of your personal information is a priority.

Our **Privacy Policy** provides details about the management of your personal information including:

- How we collect and hold it
- Purposes for which we collect, hold, use and disclose it
- How you can access your personal information, seek correction of it
- What to do if you have a complaint about our handling of your personal information

Our **Online Privacy Statement** and **Online Security Statement** below provide further details concerning the management of your personal information online.

In these documents the terms “we”, “our” and “us” refer to the Universal Fellowship Ltd, ABN 50 685 032 839 (trading as the Universal Fellowship).

If you have any further questions on privacy and security, please email us at [contact@universal.org.au](mailto:contact@universal.org.au) or use the contact form on our web site.

## Online Privacy Statement

This Online Privacy Statement applies to this website, located at [www.aoc.org.au](http://www.aoc.org.au), which is operated and managed by us for us. This Online Privacy Statement supplements and should be read in conjunction with our Privacy Policy.

### **Our commitment to privacy and responsible use of your online personal information**

When you use this website and when you transact with us online, we are committed to protecting the privacy of your personal information, and to handling your personal information in a responsible manner in accordance with the Privacy Act.

### **What information do we collect when you interact with us online?**

The information that we collect from you when you interact with us online depends on the tasks you complete on this website.

### **Browsing this website**

When you visit and browse this website, we collect general information that enables us to continually evaluate and improve the performance of this website. This general information includes:

- The number of users visiting this website and the number of pages viewed
- The date, time and duration of visits
- The path taken through this website

### **Applying for a product or service or making a payment**

We need to obtain personal information from you in order to complete your online application for our products or services, or to identify you if you are paying for your products or services online.

When paying for a product or service online, we require your email address, suburb and payment details. We use a recognised payment service provider to process any payments you make using this website. This service provider is committed to protecting your personal information on our behalf.

### **Enquiries, Emails and Email Forms**

To send an email to us, or to make an enquiry online, you will need to complete an email form available on this website. Many of our online forms ask for a limited amount of personal information for contact purposes, such as an email address or telephone number. You have the choice of whether or not to provide additional personal information.

Information provided to us either directly or indirectly through these forms will be used for the purposes outlined above, such as to answer your enquiry or to provide the estimate requested.

### **Online Surveys**

When you visit this website, you may be invited to participate in an online survey, which will appear as a pop-up window. Participation in any survey is voluntary, and we will generally not ask you for your name. This survey may ask you to provide information such as your age, gender and income.

## **How information is collected**

Information that is not capable of identifying you, such as the number of users visiting this website, is collected through code embedded in the webpages of this website. You cannot disable the code on these pages.

Other information, such as browser type, is included in a 'cookie' that is sent to your computer when you are completing certain tasks on this website. A cookie contains bits of information that enables our servers (ie. the computers that house this website) to identify and interact efficiently with your computer. Cookies are designed to provide a better, more customised website experience, and to make it easier for you to use this website.

You can configure your browser to either accept all cookies, reject all cookies or to notify you when a cookie is being sent to your computer. The 'help function' on your browser will provide you with details on how to change your browser configurations. You will need to accept cookies in order to use some functionality on this website.

**How we use information collected online - Selling or distribution of information** We do not sell, trade, lease or rent any personally identifiable information we obtain using this website, without your prior consent.

## **Third Party Suppliers**

From time to time we may use independent third party suppliers to gather information using code embedded in the webpages of this website. This information includes information such as the number of users and pages viewed and the path taken through this website. We use this information for statistical and maintenance purposes. We also use other external companies and may disclose your personal information to them for the following purposes:

- For web hosting services for this website
- For maintenance or problem-solving
- To gather information from cookies in order to evaluate the effectiveness of our online activities

## **What is our privacy relationship with third party websites?**

This website includes hyperlinks to enable you to access a number of other websites by clicking on these hyperlinks we have provided. These third party websites are not subject to this Online Privacy Statement. We recommend that you read their privacy and security statements to understand how they deal with your personal information online.

## **This Online Privacy Statement operates from 11th January 2014**

Due to evolving technologies and types of functionality available on this website, we encourage you to review this Online Privacy Statement from time to time as it may be updated. Your continued use of this website or the provision of further personal information to us after this Online Privacy Statement has been revised constitutes your acceptance of the revised Online Privacy Statement.

## **Online Security Statement**

This Online Security Statement applies to this website, which is operated and managed by us for us and our related entities. This Online Security Statement supplements and should be read in conjunction with our **Privacy Policy**.

We take the protection of your personal information seriously; it is a priority for us. This is why we take reasonable precautions to protect your personal information from loss, misuse, interference and unauthorised access, modification or disclosure. However, no data protection or security measure is completely secure. Therefore, you must take care to ensure you protect your personal information (for example by protecting your usernames and passwords, personal details, etc) and you should notify us as soon as possible if you become aware of any security breaches.

## **Examples of the security measures we have in place**

Personal information you provide to us via this website is encrypted as it travels between your computer and our computers. We utilise encryption protocols such as a form of secure socket layer (SSL) encryption to prevent others from accessing your personal information.

Your personal information is stored on computer systems which are protected from unauthorised access by a combination of firewalls, secure logon processes, encryption and intrusion monitoring technologies.

We use a recognised payment service provider to process any insurance payments you make using this website. This service provider is committed to protecting your personal information on our behalf.

We will not ask you to provide or confirm personal information via email. An email purporting to come from us that does so should be discarded as it is likely to be an attempt to steal your personal details (referred to as 'phishing').

In certain circumstances we will collect and use your IP address to protect the security of our website.