

Privacy Policy

Our Commitment

Melbourne Rideshare Club. (MRC) is committed to providing you with the highest levels of client service. We recognise that your privacy is very important to you. Privacy Amendment (Enhancing Privacy Protection) Act 2012 sets out a number of Australian Privacy Principles (APPs). Our aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at <http://www.oaic.gov.au/>.

This Privacy Policy discloses the purpose, and how the personal information you provide to us and our representatives, is collected, used, held, disclosed and disseminated. We encourage you to check our website regularly for any updates to our Privacy Policy.

Your Personal Information

As a financial service provider, entities within Melbourne Rideshare Club. are subject to certain legislative and regulatory requirements under the Corporations Act. These require us to obtain personal information about you which may include:

- your name, contact details
- information regarding your dependents and family commitments
- your occupation, and employment history
- your insurances
- your payment and claims history

How We Collect Personal Information

The Rideshare Club Inc. collects personal information directly from you or from third parties once authorisation has been provided by you. You have the right to refuse us authorization to collect such information from a third party. However, if you refuse the authorisation to collect information from third parties we may not be able to provide you with services or may decline an application for services.

How We Use Your Personal Information

Primarily, your personal information is used in order to provide financial services to you. We may also use the information that is related to the primary purpose and it is reasonable for you to expect the information to be disclosed.

When We May Disclose Your Personal Information

In line with modern business practices common to many financial services providers and to meet your specific needs we may disclose your personal information to the following organisations:

- taxi licensing regulators and authorities in order to confirm your coverage required to meet your taxi license;
- superannuation fund trustees, insurance providers, fund managers and other product providers in order to manage or administer your product or service;
- replacement taxi cover or insurance providers;
- credit reference agencies;
- compliance consultants;
- contractors or temporary staff to handle workloads during peak periods;
- mailing houses;
- insurance reference bureaus and loss adjusters
- your professional advisers, including your solicitor or accountant as authorised by you;
- information technology service providers;
- another authorised representative of Melbourne Rideshare Club. if necessary;
- a potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer or all or part of the assets of our business. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them;
- a new owner of our business that will require the transfer of your personal information;
- government and regulatory authorities, as required or authorised by law;

Our employees and the outsourcing companies/contractors are obliged to respect the confidentiality of any personal information held by Melbourne Rideshare Club. The Corporations Act has provided the Australian Securities and Investments Commission with the authority to inspect certain personal information that is kept on our files about you. Melbourne Rideshare Club. takes its obligations to protect your personal information seriously, this includes when we operate throughout Australia or overseas. Currently all our intermediaries, agents or services providers are domiciled in Australia, although insurances maybe placed overseas with Lloyd's of London via an Australian domiciled underwriting agency. If this should change we will notify you and update our privacy policy accordingly.

How We Store and Secure Your Personal Information

We keep your personal information in a physical client file or electronically. These files are accessible to authorised personnel only and are appropriately secured and subject to confidentiality requirements.

Personal information is treated as confidential information and sensitive information is treated as highly confidential.

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years. After this, the information may be destroyed.

Ensure Your Personal Information Is Correct

Melbourne Rideshare Club. takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- inform us of any errors in your personal information; and
- update us with any changes to your personal information as soon as possible.

If you provide inaccurate or incomplete information we may not be able to provide you with the products or services you are seeking.

Access to Your Personal Information

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) and we will provide you with access to that personal information. Access to the requested personal information may include:

- providing you with copies;
- providing you with the opportunity for inspection; or
- providing you with a summary. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information. Some exceptions exist where we will not provide you with access to your personal information if:
 - providing access would pose a serious threat to the life or health of a person;
 - providing access would have an unreasonable impact on the privacy of others;
 - the request for access is frivolous or vexatious;
 - the information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
 - providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
 - providing access would be unlawful;
 - denying access is required or authorised by or under law;
 - providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

Dealing with us anonymously

In most instances we will require personal information before we can provide services to you. Where it is lawful and practicable to do so you can deal with us anonymously; for example, if you telephone requesting our postal address.

Your sensitive information

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record. This is subject to some exceptions including when:

- collection is required by law; and
- the information is necessary for the establishment, exercise or defence of a legal claim.

Melbourne Rideshare Club. Website -- <http://melbournRIDESHAREclub.com.au/>

Melbourne Rideshare Club. 's website may provide links to third party websites. The use of your information by these third party sites is not within our control and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards. You will need to contact or review those websites directly to ascertain their privacy policies.

If you do not wish to receive any further information from us, or you wish to update your registration details, please email your request to us. We will endeavour to meet your request within 5 working days.

Our Website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

Complaints Resolutions – Privacy Please

contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 7 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner.

The Privacy Officer can be contacted at: info@melbournRIDESHAREclub.com.au