

Privacy Policy

This Privacy Policy explains how Shared Fare Mutual Limited (ACN 695 717 796) and SharedFare Pty Ltd (ACN 690 770 855) (together, “**SharedFare**”, “**we**”, “**us**” and “**our**”) collect, hold, use, disclose and otherwise handle personal information.

It also contains information about how to contact us if you would like to request access to or correction of personal information we hold about you, or if you would like to make a privacy complaint.

What is personal information?

‘Personal information’ is any information or opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether the information or opinion is recorded in a material form or not. Examples include an individual’s name, address, contact number and email address.

‘Sensitive information’ is a special category of personal information. Sensitive information includes health information and information or an opinion about an individual’s race or ethnic origin, political opinions, sexual orientation or practices, criminal record, membership of a professional or trade association, membership of a trade union, religious or philosophical beliefs, and genetic or biometric information or biometric templates.

The kinds of personal information we collect and hold

We collect and hold a range of personal information in carrying out our business and functions as a discretionary mutual. The kinds of personal information we collect and hold about you will depend upon the nature of our relationship with you and the circumstances of a collection, including whether we collect the information from you as an existing or prospective member of Shared Fare Mutual Limited (“**Member**”), or as a supplier, contractor, job applicant or in some other capacity.

For example:

- if you are an existing or prospective Member, we may collect your name, address, telephone number, email address, payment details, claim-related information, and any other information you provide to us when you make an inquiry, request information, submit a claim, provide feedback or correspond with us; and
- if you deal with us in some other capacity, we may collect your name and contact details and any other information you choose to provide to us.

We may also collect details of the interactions you have with us.

We may also collect and hold personal information about you that is sensitive information under the Privacy Act. For example, we may collect health information in connection with processing a claim. We will generally only collect sensitive information about you with your consent (unless we are required or authorised by law to do so).

If you provide us with personal information about another person, please make sure that you tell them about this privacy policy.

If you are or become an employee, the handling of your personal information may be exempt from the Australian Privacy Principles if it is directly related to your current or former employment relationship with us.

How we collect personal information

We collect personal information in a variety of ways, including:

- from you directly (such as when you interact with us in writing, electronically, by telephone, or in face-to-face meetings);
- when you communicate with us through or interact with our website, including via your member portal;
- from third parties such as individuals who you authorise to represent you, or from witnesses to claims; and
- from social media (such as LinkedIn and Facebook).

The purposes for which we collect, hold, use and disclose personal information

We collect, hold, use and disclose personal information for a range of purposes including:

- to supply our products and services to you, including assessing your application for membership of Shared Fare Mutual Limited, offering you discretionary risk protection and handling your claim;
- to respond to your enquiries about our services;
- for our administrative purposes and internal record keeping;
- to process payments made to us;
- to comply with our legal and contractual obligations;
- to provide you with information about products or services that may be of interest to you;
- to provide you with member support services and deal with any complaints or feedback you have;
- to perform research and analysis and improve or develop our services;
- to manage our relationships with our Members, suppliers and contractors; and
- to consider job applicants for current and future employment.

We may use and disclose your personal information for other purposes required or authorised by or under law (including purposes for which you have provided your consent).

Direct marketing

We may use your personal information so we can contact you with information about our services and events that may be of interest to you.

We may contact you by email, mail or telephone. You can let us know at any time if you no longer wish to receive these communications, by contacting us (using the contact details at the end of this policy) or using the opt-out/unsubscribe facility in our communications.

Disclosure of personal information to third parties

In conducting our business, we may disclose your personal information to third parties for the purposes outlined above. These third parties may include, where appropriate:

- our related bodies corporate, for the purposes of providing ancillary benefits or services to us or our Members;

- Shared Fare Mutual Limited and/or SharedFare Pty Ltd, as the case may be, for the operation and management of the mutual and the administration of membership services and the mutual's discretionary risk products;
- entities that assist us to manage risk, including risk carriers providing cover to the mutual;
- third party insurance intermediaries such as our insurance broker for the placement and administration of any insurance we hold;
- financial institutions for payment processing;
- our Australian financial services licensee, Asia Mideast Insurance and Reinsurance Pty Ltd;
- our contracted service providers, including:
 - o IT service providers;
 - o marketing, promotional and market research agencies; and
 - o external business advisers (such as auditors and lawyers);
- any person or organisation that introduces you to us;
- regulatory bodies, government agencies, law enforcement bodies, and courts, where permitted or required by law, or with your consent;
- in the case of a sale of our business (in whole or in part) to the purchaser (as an asset of the business); and
- if you are a job applicant, referees whose details you provide to us.

We may also disclose your personal information to other third parties and for other purposes where we are required or authorised by or under law to do so (including where you have provided your consent).

We do not generally disclose personal information to overseas recipients.

How we hold personal information

We generally hold personal information in computer systems, including computer systems operated for us by our service providers. We take reasonable steps to protect personal information from misuse, interference, loss, and unauthorised access, modification or disclosure. This includes taking appropriate security measures to protect electronic materials and requiring our service providers to do so.

Access to and correction of your personal information

You have a right to request access to personal information that we hold about you and request its correction if it is inaccurate, out of date, incomplete, irrelevant or misleading. You may do so by contacting us using the details below.

We will respond to all requests for access to or correction of personal information within a reasonable period.

We will generally provide you with access to your personal information (subject to some exceptions permitted by law) but may charge an access fee to cover the cost of retrieving the information and supplying it to you.

Our website

We use cookies on certain web pages of our website to help analyse our web page flow and measure marketing effectiveness, and help improve your future visits to our website. Cookies allow our website to remember certain information that will make your visit to the website more useful, such as account information and location. If you do not wish to receive a cookie or if you wish to set your browser to tell you each time a cookie is being sent, you can do this using the options in your web browser.

Some of the information collected about your visit to our website using cookies is not personal information, because we cannot identify you from it unless you are logged in to our website. For example, we may record your IP address, the date and time of your visit, the pages you viewed, the page you came from to get to our site, any documents you downloaded and the type of browser and operating system you used. If collected, this information will be used and disclosed by us in anonymous, aggregated form only, for purposes including statistical analysis and website development.

If you visit our website, we use Google Analytics to gather anonymous information for statistical purposes (including your IP address, the region or location indicated by your IP address, type of browser you use, date and time of your visit to our website, and pages accessed). This information helps us to improve the content and functionality of our website. We do not connect this information to any profile we may have for you. You can read about what information is collected by Google and how it is used here (<https://policies.google.com/technologies/partner-sites>).

Complaints

Please contact us (using the contact details at the end of this policy) if you have any concerns or complaints about the manner in which we have collected or handled your personal information. We will inquire into your complaint and respond within a reasonable period of time (usually 30 days). If you are not satisfied with our response, you can contact us to discuss your concerns or lodge a complaint with the Office of the Australian Information Commissioner (oaic.gov.au).

Contact details

If you would like more information about the way we manage personal information, would like to request access to or correction of personal information that we hold about you, or wish to make a complaint, please contact us by either:

Email: admin@sharedfare.com.au

Post: SharedFare, Level 3, 320 Pitt Street, Sydney, NSW 2000

Telephone: +61 (02) 7228 8177

Changes to our privacy policy

From time to time it may be necessary for us to review and revise our Privacy Policy. We will notify you about changes to this Privacy Policy by posting an updated version on our website. We encourage you to check our website from time to time to ensure you are familiar with our latest Privacy Policy.

Our Privacy Policy was last updated in April 2026.