

SAS Global Privacy Policy

SAS Global respect your right to privacy and protect the personal information of individuals with whom we deal.

The information we collect

Whenever it is reasonable and practicable to do so, we only collect information about you directly from you.

We only collect personal information about you which is reasonably necessary to:

- provide you quality products or services
- consider applications and approaches you make to us
- maintain your contact details.

We generally hold personal information relating to:

- the products and services we provide or have provided to you
- your financial interests and sometimes your financial position
- your contact details.

We do not generally collect sensitive information about you unless required by applicable laws or rules. Sensitive information includes information relating to:

- race
- political or religious beliefs
- sexual preferences
- criminal convictions
- membership of professional or trade associations or unions
- health information.

We collect health information where we offer products with an insurance component to our customers. We do not use or share that information for any purpose other than the underwriting or administration of a customer's policy, claim or account, or as otherwise disclosed to the customer when the information was collected.

How that information is used

We only use and disclose personal information about you for the purpose for which it was disclosed to us or related purposes which would reasonably be expected without your permission.

For example, we may from time to time use your personal information to inform you of investment opportunities or to provide information about products and services which we

expect may be of interest to you. However, we do respect your right to ask us not to do this.

We do not sell personal information to other organisations to allow them to do this.

We may disclose personal information to service providers who provide services in connection with our products and services or we may provide information about you to your nominated financial adviser [with your permission].

Keeping information accurate and up to date

We take all reasonable steps to ensure that all information we hold is as accurate as is possible. You are able to contact us at any time and ask for its correction if you feel the information we have about you is inaccurate or incomplete.

Keeping information secure

We use security procedures and the latest technology to protect the information we hold. Access to and use of personal information within SAS Global is appropriately limited to prevent misuse or unlawful disclosure of the information.

If other organisations provide support services, we require them to appropriately safeguard the privacy of the information provided to them.

Where the personal information we collect is no longer required, we delete the information or permanently de-identify it.

How you can access your information

You can contact us to request access to your information. In normal circumstances we will give you full access to your information. However, there may be some legal or administrative reasons to deny access. If access is denied, we will provide you with the reason why.