ALLIED RISK GROUP PRIVACY POLICY (November 2026)

The Allied Group respects your right to privacy and is committed to safeguarding the privacy of our customers, clients and website visitors. We comply with the Privacy Act 1988 (Cth), the Australian Privacy Principles (APPs) and other applicable privacy and data protection obligations. This policy explains how we collect, use, disclose, store and protect personal information.

Collection of Personal Information

The Allied Group may collect and store personal information that you provide directly to us through our website, by telephone, email, in person, through service engagements or by other lawful means. We may also receive personal information from authorised third parties.

The personal information we collect may include:

- Name
- Address
- Email address
- Telephone number
- Business information
- Payment or billing information
- Website usage information
- Communications and correspondence with us
- Any other information reasonably required to provide our services

We collect only information that is reasonably necessary for our business activities and the delivery of our services. Where practical, you may choose not to provide certain information, however this may affect our ability to provide services to you.

How We Collect Your Personal Information

We collect personal information when you:

- Interact with us electronically or in person;
- Use our website;
- Request information or services;
- Engage us to provide services;
- Subscribe to communications;
- Respond to surveys or promotions; or
- Contact our customer support team.
- We may also collect information from publicly available sources and authorised third parties where permitted by law.

Use of Personal Information

We may use personal information to:

- Provide services and support;
- Manage client relationships;
- Send service updates and business communications;
- Process payments and maintain records;
- Improve our services and website;
- Respond to enquiries, complaints and requests;
- Comply with legal and regulatory obligations.

We may also use personal information to:

- Verify identity;
- Protect our systems, services and intellectual property;
- Detect, investigate and prevent fraud, misuse or unlawful activity;
- Resolve technical issues;
- Investigate breaches of agreements or legal obligations.
- We may contact you by telephone, email, SMS, mail or other appropriate means.

Marketing Communications

We may send information regarding services, updates, products, events and opportunities that may be of interest to you. You may opt out of marketing communications at any time by using the unsubscribe function included in our communications or by contacting us directly.

Responsible Use of Artificial Intelligence (AI)

The Allied Group may utilise approved artificial intelligence (AI) technologies to assist with administrative, operational, research, content development and business process activities. Where AI tools are used in connection with personal information, the Allied Group is committed to ensuring that:

- Personal information is handled in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles;
- Only approved and authorised AI technologies are used;
- Appropriate security, access controls and governance measures are maintained;
- AI-generated outputs are subject to human review before being relied upon;
- Personal information is not entered into unapproved AI platforms; and
- The use of AI does not override our obligation to handle personal information lawfully and responsibly.

In addition:

- AI technologies support, but do not replace, human judgement;
- Significant decisions are not made solely through automated processing;
- AI systems are regularly reviewed for accuracy, reliability and responsible use;
- Appropriate governance controls are maintained over approved AI platforms.

Disclosure of Personal Information

We may disclose personal information to employees, contractors, professional advisers, insurers, suppliers, technology providers, agents and subcontractors where reasonably necessary to provide our services.

We may also disclose personal information:

- Where required by law;
- To comply with court orders or regulatory requirements;
- To law enforcement agencies;
- To protect our legal rights, property or safety, or those of our customers or others.
- We do not sell personal information to third parties.
- If there is a change in ownership or control of the business, personal information may form part of the transferred assets, subject to appropriate confidentiality protections.

Overseas Disclosure

Personal information may occasionally be stored, processed or accessed by approved service providers located outside Australia.

Where overseas disclosures occur, we will take reasonable steps to ensure recipients handle personal information in a manner consistent with the Australian Privacy Principles.

Retention and Destruction of Information

- Personal information will be retained only for as long as necessary to:
- Provide services;
- Meet contractual obligations;
- Comply with legal, regulatory and taxation requirements;
- Resolve disputes; and
- Maintain appropriate business records.

When personal information is no longer required, it will be securely destroyed, deleted, de-identified or anonymised unless we are required by law to retain it.

Security of Personal Information

The Allied Group maintains appropriate physical, electronic, technical and managerial safeguards to protect personal information from misuse, interference, loss and unauthorised access, modification or disclosure.

Security controls may include access controls, multi-factor authentication, encryption, monitoring, staff training, secure disposal procedures and incident response processes.

While we take reasonable measures to protect information, no method of transmission or storage can be guaranteed to be completely secure.

Data Breaches

The Allied Group maintains procedures for identifying, assessing and responding to actual or suspected privacy and security incidents.

Where an eligible data breach occurs, we will comply with the Notifiable Data Breaches Scheme and notify affected individuals and the Office of the Australian Information Commissioner (OAIC) where required by law.

Access, Correction and Withdrawal of Consent

You may request access to personal information we hold about you and request correction of information that is inaccurate, incomplete, misleading or out of date. Requests should be directed to info@alliedrisk.com.au.

We may require reasonable proof of identity before providing access to personal information.

Where legally permitted, you may withdraw consent to the collection, use or disclosure of your personal information by contacting us.

We reserve the right to refuse access in circumstances permitted under the Privacy Act 1988 (Cth).

Children's Privacy

Our services are not directed to individuals under 18 years of age and we do not knowingly collect personal information from children without appropriate authority or lawful basis.

Complaints

If you have concerns about our privacy practices, please contact:

Privacy Officer - Allied Group via email: info@alliedrisk.com.au

We will investigate complaints and seek to respond within a reasonable timeframe.

If you are not satisfied with our response, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC).

Changes to this Privacy Policy

We may amend this Privacy Policy from time to time. Updated versions will be published on our website and will take effect upon publication.

Where changes materially affect how personal information is handled, we may take reasonable steps to notify affected individuals.

Website

Website Usage

When you visit our website, we may collect information such as browser type, operating system, IP address, pages viewed and referring websites. This information is generally used in an aggregated form to analyse website usage, improve security and enhance our services.

Cookies

Our website may use cookies to improve functionality, analyse website traffic and enhance user experience. Most web browsers automatically accept cookies; however, you may modify your browser settings to reject cookies. Doing so may affect website functionality.

Third-Party Websites

Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of those websites and encourage users to review the privacy statements of any external sites they visit.

Resources

Privacy Act 1998
https://www.oaic.gov.au/privacy/the-privacy-act

S. Ekinci
Signed: Sam Ekinci – CEO

10 November 2026
Date