



External Privacy Notice

Privacy Act 1988 (Cth) and Australian Privacy Principles (APPs), with cross-border considerations for South Africa. It's ready for publication and board adoption.

VDA Australia Ltd – Privacy Policy

Effective Date: 25 February 2026

Review Date: 25 February 2027

Privacy Officer: Amber Kokel – ambercarser@vetdefenceco.com

1. Introduction

VDA Australia Ltd (“VDA”, “we”, “us”, “our”) is committed to protecting the privacy of personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

This Privacy Policy explains how we collect, use, store, disclose, and manage personal information.

2. Scope

This policy applies to all personal and sensitive information collected, stored, or processed by VDA Australia, including:

- Member information
- Professional defence and claims information

- Employee, contractor, and volunteer information
 - Cross-border disclosures to VDA South Africa or other service providers
-

3. Personal Information We Collect

We may collect personal information including, but not limited to:

- **Member information:** name, contact details, practice details, qualifications, registration, employment, and membership history
- **Professional & claims information:** claims, complaints, disciplinary matters, incident reports, correspondence
- **Sensitive information:** health information, criminal history (if required for compliance), disciplinary findings

We only collect information necessary for our operational and legal purposes.

4. How We Collect Personal Information

We collect personal information:

- Directly from members, employees, and contractors
 - From application forms, correspondence, and emails
 - From insurers, brokers, legal representatives, and regulatory bodies
 - Through professional advisors acting on a member's behalf
-

5. Purpose of Collection

We collect personal information to:

- Assess and manage membership
 - Provide professional support and defence assistance
 - Manage claims and regulatory matters
 - Comply with legal and regulatory obligations
 - Liaise with insurers and service providers
 - Improve our services and governance
-

6. Disclosure of Personal Information

We may disclose personal information to:

- Professional indemnity insurers
- Legal representatives
- Regulatory authorities
- Professional advisors and service providers
- IT and data storage providers

We do **not** sell personal information to third parties.

7. Cross-Border Disclosure

Due to operational requirements, personal information **may be disclosed to VDA South Africa** or other overseas service providers.

Where personal information is disclosed overseas, we:

- Take reasonable steps to ensure recipients comply with the APPs, or
 - Include contractual safeguards to protect the information
-

8. Data Security

We take reasonable steps to protect personal information against:

- Misuse, interference, or loss
- Unauthorised access, modification, or disclosure

Security measures include:

- Secure cloud-based systems and encrypted communications
 - Restricted access controls
 - Confidentiality undertakings for staff and contractors
-

9. Data Retention

We retain personal information only as long as necessary to:

- Provide services

- Comply with legal and regulatory obligations
- Meet statutory record-keeping requirements
- Defend potential claims

Professional defence records may be retained for extended statutory limitation periods.

10. Access and Correction

Individuals may request access to their personal information by contacting the **Privacy Officer**.

We will:

- Respond within a reasonable timeframe
- Correct inaccurate information upon request

Access may be refused in limited circumstances permitted under the Privacy Act.

11. Complaints

If you believe VDA has breached the Privacy Act or APPs, submit a complaint in writing to:

Privacy Officer

VDA Australia Ltd
37 Penang Street, Point Clare, NSW 2250
info@vetdefenceco.com

We will investigate and respond promptly.

If unsatisfied, you may contact the **Office of the Australian Information Commissioner (OAIC)** at www.oaic.gov.au.

12. Notifiable Data Breaches

In the event of a data breach likely to result in serious harm, we will:

- Assess the breach promptly
- Notify affected individuals
- Notify the OAIC where required
- Take remedial steps to mitigate harm

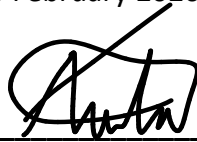
13. Updates to This Policy

This Privacy Policy may be updated from time to time. The current version will always be available on the website and communicated to members where appropriate.

Approved by the Board of VDA Australia Ltd

Date: 25 February 2026

Signed: _____

A handwritten signature in black ink, appearing to be 'A. A. A.', written over a horizontal line.
