Corporate Online

Overview.

Important information

This overview sets out the applications available on Corporate Online, and outlines the features of each application.

Information in this overview is current as at 1 May 2023 and is subject to change at any time without notice. If you're an existing Corporate Online User, please see your User Guides for the latest information about Corporate Online.

Fees and charges, terms and conditions apply. You should read and consider the Corporate Online Terms and Conditions and Corporate Online Fees and Charges Information Sheet before making a decision about whether or not Corporate Online is suitable for you.

CONTENTS

1. Corporate Online overview

1.1 What is Corporate Online?

Corporate Online is a safe, convenient, easy to use internet based electronic banking platform that provides access to a suite of applications, via a single sign-in capability, which you can structure to suit the specific needs of your business.

Corporate Online is designed to service Westpac institutional, corporate and business customers, in Australia, New Zealand, Fiji and Papua New Guinea.

1.2 Application overview.

The applications available within Corporate Online include:

Accounts.

• View, print or export your detailed account information, view voucher images, place a stop cheque request, view, print, or save your account statements and billing statements, as well as set up online account segmentation.

Payments.

• Process domestic payments, including Osko® and high value same-day payments.
• Process international payments from accounts held in Australia or with an offshore Alliance Bank (a non-Westpac Alliance Bank which has agreed to accept payment instructions from Westpac).
• Process foreign currency payments and payments funded with a Westpac Trade Finance agreement.
• Process payment files created within Corporate Online or your own accounts payable or payroll system.

Administration.

• Control and self-manage your own access to Corporate Online, including user access and entitlements, security controls, payment limits as well as access detailed audit information, including user activity reports.

Receipts.

• View, print and export information relating to your Westpac receivable products and Commercial Card/BusinessChoice Card facilities, report on transactions that make up bulk credit/debits as well as view voucher images and Commercial Card/ BusinessChoice Card reports.

Deposits.

• Obtain quotes and open new Term Deposits, as well as provide maturity instructions for maturing Term Deposits that have been opened within Corporate Online.
• View, print and manage Evergreen notices or Westpac Notice Saver notices.

Online FX.

• Get live exchange rate quotes, view your Foreign Exchange transactions and also check, settle and authorise deals online.

Agency.

• Enables institutional customers and non-bank financial institution customers to view, search and export their agency transactions, as well as return and refuse transactions.

To enable you to determine which applications and features best suit your company's needs, a full list of the features available is provided in Section 3 – Features of Corporate Online.

2. Why choose Corporate Online?

2.1 Ability to control entitlements and payment limits.

You can choose the applications and features you need and decide which of your staff members should have access to them. You can also control other entitlements via the Administration application including, but not limited to:

• whether account(s) can be accessed in either Accounts or Payments, or both.
• whether your user(s) can have access 24 hours a day, 7 days a week or less, at your own discretion.
• feature based authorisation and security models.
• payment and/or file limits.

Payment and/or file limits include a daily channel limit (the maximum amount all of your user(s) can process per day) as well as user limits for payment authoriser(s). User limits are set at both the individual payment/file level as well as a maximum daily limit for each authoriser.

The ability to control entitlements allows you to structure Corporate Online to match your business needs as they grow and change.

For example, you may want some individuals to have access to only 'view' transactions or information whereas others will have full access to make payments using either a nil, single or dual authorisation model.

Osko® is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

2.2 No software purchase required.

There's no need to purchase or install software on your computer in order to access Corporate Online (however, Adobe Acrobat Reader® is required to read reports). Corporate Online is accessible anywhere where internet access is available, making it easier for you to conduct your business anywhere, anytime (subject to system maintenance and availability).

Note: Extreme caution should always be exercised when using public computers (e.g. at universities, cybercafés etc.) for any purpose.

3. Features of Corporate Online

Corporate Online consists of applications that provide access to the following features.

Note: Some applications or features may not be made available to you if you access non-Australian accounts.

3.1 Accounts.

The Accounts application provides you with the ability to:

- View domestic and foreign currency accounts, Term Deposit accounts and, where available, offshore account information from Alliance Banks (non-Westpac banks which have agreed to provide account information to Westpac).
- View, search and export balances and transactions. Export of transaction details can be requested immediately in CSV format or on demand, or overnight in a variety of formats.
- View, print and save your account statements in PDF format for your Australian domiciled accounts up to 7 historical years.
- Add comments to transactions for reconciliation. Transaction comments may be included in reports and exports.
- Request reports, at a specified frequency, for printing or to download in PDF format.
- View, print and export your monthly Billing Statement, with up to 24 months historical data, where available.
- Request a stop to be placed on a cheque drawn on your Australian, New Zealand, Fiji or Papua New Guinea domiciled Westpac account.
- Stops on your Australian or New Zealand domiciled Westpac account can be requested on a single cheque, multiple cheques (via File Import) or cheque range.
- Stops on your Fiji or Papua New Guinea domiciled Westpac account can be requested on a single cheque or cheque range.

- Request a stop to be placed on a single or multiple Australian Payment Processing Services (PPS) bank cheques drawn on your Australian domiciled Westpac account.

  Note: Account must be owned by the organisation. A stop cannot be requested on a third party Payment Processing Service bank cheque account.

- View all stops requested in Corporate Online on your Australian, New Zealand, Fiji or Papua New Guinea domiciled Westpac account.
- Set up, view, maintain and export segments, Transactions and interest on accounts established for Account Segmentation, with up to 24 months historical data, in available formats.
- Add comments to segmented transactions for reconciliation. Comments may be included in reports for printing or export.
- View an audit history on export schedules.

Balances and transaction history and paper vouchers where available, will accumulate for up to 24 historical months (from the day the account is loaded to Corporate Online). Should you wish to export this information in the available online formats, you must ensure this is completed within this time frame.

Export files and PDF reports will be available to download for 100 calendar days from the date they are made available.

3.2 Payments.

The Payments application provides you with the ability to:

From Australian domiciled Westpac accounts.

- Process domestic payments including Osko Payments, same day Real Time Gross Settlement (RTGS), immediate RTGS and overnight payments.
- Transfer funds to a Westpac Commercial Card/BusinessChoice Card.
- Process International Payments from a domestic or a foreign currency account or an Alliance Bank account (where available).

  Note: There are limits on the amount of an International Payment that can be sent from an Australian domiciled Westpac account where there is no Dealing Relationship.

  There are also special conditions that may apply where the value of the International Payment (as expressed in Australian dollars) is more than $25,000.

- Process Direct Entry payment files created within Corporate Online or imported from your own accounts payable and payroll systems.
- Process BPAY® Payments using BPAY.
- Save BPAY Biller details for future use.

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- Authorise each BPAY Payment individually or multiple BPAY Payments in a single authorisation.
- Import and process Payment Processing Service (PPS) files, including BPAY transactions.
- Import payment data to automatically create domestic, same day RTGS, immediate RTGS and international payments from domestic accounts (where available), using the Corporate Online All Payments Type (APT) file import option.
- Apply a Westpac Trade Finance (WTF) facility to finance a payment, provided this facility has been established with us and the funds are available.
- Process some payment types after the Cut-Off Time.
- Select your preferred rate option when creating International Payments (where applicable to you).
- Create Recurring Payments to authorise Corporate Online BPAY payments automatically on your behalf, for a fixed amount at regular intervals, for a defined period of time.
- Recurring Payments can be made for certain domestic and same currency international payments to an existing (authorised) beneficiary, tax payments, BPAY payments to new or existing Billers and to Transfer Funds between your organisation's own accounts within the same Office.
- Process and/or view reports for files delivered to Corporate Online using alternate methods made available by Westpac.
- Create and manage non-value Beneficiary, BPAY Biller details and template tasks with or without authorisation.

From New Zealand domiciled Westpac accounts.

- Process domestic payments including overnight and same day cleared payments (SCP).
- Process International Payment(s) from a domestic or a foreign currency account or an Alliance Bank account (where available).

   Note: There are limits on the amount of an International Payment that can be sent from a New Zealand domiciled Westpac account where there is no Dealing Relationship.

- Process Direct Entry payment files created within Corporate Online or imported from your own accounts payable and payroll systems.
- Import payment data to automatically create international payments from domestic accounts using the Corporate Online APT File Format.
- Create Recurring Payments to authorise Corporate Online to make payments automatically on your behalf, for fixed amounts at regular intervals, for a defined period of time.

   Recurring Payments can be made for domestic and same currency international payments to an existing (authorised) beneficiary and to Transfer Funds between your organisation's own accounts within the same Office.

- Process payments to a New Zealand Vostro account.
- Create and manage non-value Beneficiary and template tasks with or without authorisation.

From Fiji domiciled Westpac accounts.

- Process domestic payments.
- Process International Payments from a domestic or a foreign currency account.

   Note: Please contact your Westpac representative for details of processing limits and applicable foreign exchange rates.

- Process Direct Entry payment files imported from your own accounts payable system.
- Create Recurring Payments to authorise Corporate Online to make payments automatically on your behalf, for fixed amounts at regular intervals, for a defined period of time.

   Recurring Payments can be made for domestic and same currency international payments to an existing (authorised) beneficiary and to Transfer Funds between your organisation's own accounts within the same Office.

From Papua New Guinea domiciled Westpac accounts.

- Process domestic payments.
- Process International Payments from a domestic or a foreign currency account.

   Note: Please contact your Westpac representative for details of processing limits and applicable foreign exchange rates.

- Process Direct Entry payment files imported from your own accounts payable system.
- Create Recurring Payments to authorise Corporate Online to make payments automatically on your behalf, for fixed amounts at regular intervals, for a defined period of time.

   Recurring Payments can be made for domestic and same currency international payments to an existing (authorised) beneficiary and to Transfer Funds between your organisation's own accounts within the same Office.

3.2.1 Payment Cut-Offs.

Cut-off times are dependent on the payment type selected and the underlying payment system used in processing. Please be aware that the times listed in this document may be subject to variation.

Users of Corporate Online should refer to the cut-off time provided in the User Guides, or on screen, when making the payment.

Note: Times listed within this document refer to AEST or AEDT during daylight savings periods in New South Wales, Australia; NZST or NZDT during daylight savings periods in New Zealand; PGT for Papua New Guinea Time; FJT for Fiji Time.

3.2.2 Payment Files processed after the Cut-Off Time.

You may request for Australian Direct Entry Files to be processed for the same Value Date although the Cut-Off Time has passed.

The request to extend the Cut-Off Time for the same Value Date may be made by making a one-off request or by registering for the customer controlled feature for use as you require.

Note: Once you register for this feature your Administrator(s) must assign access to your User(s). Alternatively if you have not registered for this feature and request that an Australian Direct Entry File be processed for the same Value Date after the Cut-Off time has passed, a message will be displayed to your users on screen and will provide instructions on how to proceed with the Australian Direct Entry File.

3.2.3 Payments processed after the Cut-Off Time.

You may request for some Payment types to be processed after the Cut-Off Time has passed and the Value Date will be updated to the next Banking Day.

Note: If you request a Payment to be processed after the Cut-Off time has passed, a message will be displayed to your users on screen and will provide instructions on how to proceed with the Payment.

3.2.4 Payment and Files History.

Access up to 24 months historical information for payments and payment files initiated in Corporate Online (from the value date of the payment or payment file). Should you wish to view, print or export this information, you must ensure this is completed within this time frame.

Payment type	Cut-Off Time
Australian payment files	
AU PPS File	5.00pm AEST/AEDT
AU Direct Entry	6.00pm AEST/AEDT
Australian payments	
AUD Domestic Same day RTGS Payment	4.00pm AEST/AEDT
AUD Domestic Immediate RTGS Payment	4.00pm AEST/AEDT
AU ATO Tax Payment	5.30pm AEST/AEDT
AU Bᴘᴀʏ Payment	5.30pm AEST/AEDT
AUD Domestic Overnight Payment	5.30pm AEST/AEDT
AU Transfer Funds	11.59pm AEST/AEDT
AU Osko Payment	11.59pm AEST/AEDT
AU International Payments	Refer to Online Help for Currency and Country Cut-Off Times
AU Payment to an AU Westpac Vostro Account	4.00pm AEST/AEDT
AU Payment to other AU bank Vostro Account	4.00pm AEST/AEDT or the Country Cut-Off Time, if earlier. Refer to Online Help for Country Cut-Off Times
New Zealand payment files	
NZ Direct Entry	9.00pm NZST
New Zealand payments	
NZD Domestic Overnight Payment	8.00pm NZST
NZ IRD Tax Payment	8.00pm NZST
NZ Transfer Funds	8.00pm NZST
NZD Same day cleared payment (SCP)	4.30pm NZST
NZ International Payments	Refer to Online Help for Currency Cut-Off Times
NZ Payment to NZ Vostro Account	6.00pm NZST
Fijian payment files	
Fiji Direct Entry	2.30pm FJT
Fijian payments	
Fiji Domestic Payment	2.30pm FJT
Fiji Transfer Funds	5.00pm FJT
Fiji International Payments	Refer to Online Help for Currency and Country Cut-Off Times

Payment type	Cut-Off Time
Papua New Guinean payment files	
PNG Direct Entry	2.00pm PGT
Papua New Guinean payments	
PNG Domestic Payment	3.00pm PGT
PNG Transfer Funds	5.00pm PGT
PNG International Payments	Refer to Online Help for Currency Cut-Off Times

3.3 Administration.

The Administration application provides you with the ability to:

- Create and maintain your own user(s) and their access online. Hours of availability options include 24 hour, 7 days a week or limited access options of specified days and hours from Monday to Friday.

  Note: In order for a new User to be fully activated, the Corporate Online User must be created and fully authorised by your Administrator(s). We will assign a Customer Number and, for an Authenticating User, issue a Token. Individual access levels within Corporate Online can be limited as prescribed by your organisation. User fees may apply (this fee is listed in the Fees and Charges Information Sheet).

- Create and maintain your own Offices and their access online.

  Note: A new Office may be created at any time and there is no limit to the number of Offices allowed. An Office must be created by the Administrator(s) and notification sent to us for final processing. Any new Offices must be authorised in line with the organisation's authorisation requirements before the changes take effect.

- Access the history of actions performed within Administration to track when changes were made and by whom.

- View and print reports for User activity, with up to 24 calendar months historical data within the Administration, Payments, Accounts (including segmentation), Receipts, Agency and Deposits applications.

- Request reports for printing or to download in PDF format.

- Export the Office or User active profile report and the User activity report in Comma Separated Value (CSV).

- Elect to stop receiving or recommence the issuing of paper copies of Westpac Australia bank account statements, billing statements and merchant statements by mail.

Note: This Administrative feature applies if you have the accounts application and the Westpac Australia account or Billing Statement is in the name of your Organisation or in the name of a third party registered under a Corporate Online Third Party Master Agreement.

- Add an account held with Westpac Australia to your organisation set-up.

- View and maintain the organisation daily channel limit and the payment limits of the payment users.

3.4 Receipts (Australia).

The Receipts application provides you with the ability to:

Receivables reporting.

- View details of individual transactions; request reports for printing or to download in PDF format; export reports containing transactions in available formats for:
  - Australian Direct Entry Returns
  - Inward Cheque Dishonours
  - RECall receivables services (BPAY, Electronic Remittance Payments).

- View and print images of paper vouchers for your RECall Remittance Processing and over the counter transactions, where available.

Balances and transaction history will accumulate for up to 24 months (from the day the service is loaded to Corporate Online).

Export files and PDF reports will be available to download for 100 calendar days from the date they are made available.

Merchant Statements (EFTPOS reporting).

- EFTPOS reporting to view details of individual transactions; request reports for printing or to download in PDF format; export reports containing transactions in available formats.

- Merchant statements to print or download in PDF format your monthly statements for information relating to transactions, fees and charges.

Balances and transaction history will accumulate for up to 24 months from the day the service is loaded to Corporate Online.

Export files and PDF reports will be available to download for 100 calendar days from the date they are made available.

Merchant statement history will accumulate for up to 7 years starting from January 2021.

Commercial Cards/BusinessChoice Cards.

- View and print transactions and balances for your Commercial Card service at a company level, reporting level, card level and transaction level.
- Print or download in PDF format your Commercial Card reports, including monthly cardholder statements.
- Export Commercial Cards/BusinessChoice Cards data in CSV format or InfoSpan format, where available.

  Note: Visa InfoSpan export format is only supported for Commercial Card data if access to this service was implemented to Corporate Online prior to 3 December 2012.

Balances and transaction history, including statements, will accumulate for up to 24 months (from the day the service is loaded to Corporate Online).

Export files and PDF reports will be available to download for 100 calendar days from the date they are made available.

3.5 Deposits (available for Australian domiciled accounts only).

This application provides you with the ability to:

- Obtain a Term Deposit interest rate quote on a Banking Day.
- Accept any interest rate quote on the Banking Day it was provided, for the lodgement date requested, prior to the cut-off time.
- Complete a Term Deposit account application request for an AUD Term Deposit. Business Bank customers can request a term of fourteen calendar days and up to five years. Westpac institutional and corporate customers can request a term of seven calendar days and up to five years.
- Renew a maturing Term Deposit. Business Bank customers can provide instructions two Banking days prior to the maturity date and up to six Banking Days after the date of maturity. Westpac Bank institutional and corporate customers can provide instructions five Banking days prior and on the maturity date.

  Note: The minimum amount of a Term Deposit is five thousand Australian dollars and to a maximum amount as determined from time to time, currently twenty five million Australian dollars.

- View and print Evergreen or Westpac Notice Saver notices.
- Manage Evergreen Westpac Notice Saver notices, including submitting notices of withdrawal and reinvesting funds.

All Term Deposit account requests created or renewed within the Deposits application in Corporate Online will be opened in the name of the organisation. To open a Term Deposit in the name of another organisation a Corporate Online Third Party Master Agreement is required.

Users of Corporate Online should refer to the cut-off times provided in the User Guides, when requesting a quote, completing a Term Deposit account application or an Evergreen notice.

3.6 Online FX.

The Online FX application provides you with the ability to:

- View and execute Live Foreign Exchange prices which include Spot, Forward contracts and Swaps prices accessing the wholesale Financial Markets (subject to credit).
- Create and save a list of unlimited currencies pairs with indicative spot values and forward values on a single page.
- Ability to initiate a deal or order request for one of these currencies pairs from the indicative page.
- Create, amend or cancel orders to purchase or sell currency at a requested rate.
- View all FX deals as they happen online.
- Check, settle, and authorise settlements online.
- Create, Amend or Cancel Standard and Non-Standard Settlement Instructions online.
- On–screen and email alerts unsettle or un-authorised deal supporting your workflow.
- Email settlement details to your Beneficiaries when Transactions are made.
- View and print settlement instruction history. This history is available online up to 5 years.
- View on screen reports and download in CSV or PDF as pre-set on screen.
- Revalue your portfolio and outstanding deals, for up to 36 months, at current market to market values, as at the close of business on the last trading day of the month.

3.7 Agency (Australia).

This application provides our institutional agency customers and non-bank financial institution customers with the ability to:

- View, search and export details of Direct Entry and paper voucher transactions posted to an agency arrangement branch number, up to 100 historical days.
- Create or import files of returned and refused paper and/or electronic transactions.
- Receive presented cheque dishonours, dishonour refusal and voucher required details electronically to and from other financial institutions.
- View and print images of paper vouchers, up to 100 historical calendar days.
- View an audit history on transaction files, up to 100 historical calendar days.

4. Features of Corporate Mobile.

4.1 Corporate Mobile.

Corporate Mobile provides you with the ability to:

- View account balances and transactions for up to 24 historical months.
- Filter account lists and transactions by office and group.
- Search for transactions by amount and date range.
- Create a transfer between accounts.
- Create a BPAY payment to a single biller.
- Create a payment to a single existing and authorised beneficiary (cross currency payments not permitted)
- Authorise (or reject) payments and files.
- Filter payments or files by office, status and date range.

5. Additional information.

5.1 Security.

5.1.1 Our security.

To ensure your information is kept safe we have built a secure connection between our systems and the Internet. This connection is protected by a firewall.

Our security team constantly monitors this system for suspicious activity and automatic alerts are generated if any abnormal activities are detected. We also subscribe to services that regularly report on any potential vulnerability so we can take action to ensure you're protected against new security risks.

Corporate Online also supports the option to restrict user access by the Internet Protocol (IP) addresses used by your computer network. Once registered, when a user enters their Customer number and Password to sign-in, Corporate Online checks the IP address received and will only allow access if this is within the nominated IP address range(s).

5.1.2 Internet security.

We use 128-bit secure socket layer (SSL) security, which is the industry standard for secure browser connections.

When your payment instructions or account information is transmitted over the internet, it's protected from unauthorised access by encryption.

Encryption is a technique of coding the information being sent using random mathematical 'keys' so that only you and we can readily unscramble the information. These keys are generated each time you sign into Corporate Online and are destroyed when your session is terminated.

5.1.3 Your security.

In-built security measures are an important part of Corporate Online yet you also play a key role in safeguarding your organisation's online information.

There are a number of steps your organisation should take to protect its computers, systems and networks.

Your Users also have an individual responsibility in regards to Security and the Protection of Access Codes.

You should refer to the Corporate Online Terms and Conditions for details.

5.2 Training.

The training options available to you are:

- Self-learn using our User Guides and Quick Reference Guides. These can be accessed from Corporate Online once you sign in. There's also an Online Help function available on all screens within Corporate Online to assist you.
- Onsite training at your offices.

Note: A fee may be applicable for this service (this fee is listed in the Corporate Online Fees and Charges Information Sheet).

5.3 Corporate Online Support.

The Corporate Online Support Helpdesk is available to provide technical assistance and call centre support.

- Within Australia phone 1300 134 291, Monday to Friday, 8.00am to 8.00pm (Australia wide).
- Within New Zealand phone 0800 423 424, Monday to Friday, 8.30am to 5.30pm (New Zealand time).
- Within Fiji phone 321 7444, Monday to Friday, 8.00am to 6.00pm (Fiji time).
- Within Papua New Guinea phone 322 0999, Monday to Friday, 8.00am to 6.00pm (Papua New Guinea time).
- Outside of Australia, New Zealand, Fiji and Papua New Guinea phone +61 2 9155 7737, Monday to Friday, 8.00am to 8.00pm (Australia wide).

Should you have questions or concerns relating to transactions, account information or underlying service details that may be available to view on Corporate Online, you should contact your Westpac Representative for assistance.

5.4 Establishment of Corporate Online.

Your assigned Westpac representative will provide you with the appropriate forms to establish you for Corporate Online.

They will also provide you with the best banking solution for your requirements and explain the different access levels of Corporate Online.

You will nominate an Administrator(s) and your Administrator(s) may create any User(s). Based on your authorisation requirements you will need to nominate the appropriate number of User(s) who can authorise Transaction(s).

There's no additional set up required to use Corporate Mobile. A new user will be required to complete their registration in Corporate Online before they can use Corporate Mobile.

5.4.1 Corporate Online Third Party Master Agreement.

A Corporate Online Third Party Master Agreement provides the ability for a third (3rd) party to grant access to your organisation to their Westpac Australia accounts and/or services via Corporate Online.

Once registered, Corporate Online will not require a third party access authority form to be completed to access the Westpac Australia accounts and/or service owned by the third party.

A third party relationship can include, but isn't limited to:

• A subsidiary;
• Any related body corporate;
• Accountants; and
• Any other non-related body corporate or legal entity.

5.4.2 Tokens.

A Token must be used for all functions within Administration and Online FX, and for authorisation functions within Payments, Agency and Term Deposits.

Token(s) are issued to your Administrator(s) at the address of the Office nominated at the time of establishing the Authenticating User(s), for distribution to the new Authenticating User(s). You may elect, at the time of establishment, to nominate a particular Administrator to receive and distribute Token(s) for new Authenticating User(s) on behalf of your organisation.

When a Token is due to expire, we will contact the affected Authenticating User(s) and provide instructions. Replacement Token(s) will be issued to an Administrator linked to the Authenticating User(s) primary Office.

Note: Token(s) will not automatically be re-issued in instances where we determine Authenticating User(s) have not accessed Corporate Online in the 6 months prior to the Token expiry date. In these instances we will contact the affected Authenticating User(s), and an Administrator linked to the Authenticating User(s) primary office, and provide instructions.

5.5 Corporate Online establishment forms.

The Corporate Online establishment forms enable you to:

• Establish Corporate Online for the organisation.
• Set organisation and User profiles for each application.
• Nominate Offices.
• Nominate Accounts.
• Nominate User(s).
• Nominate an Administrator.
• Request Third Party access.

5.6 Fees and Charges.

Our fees and charges for the use of Corporate Online are detailed in the Corporate Online Fees and Charges Information Sheet. That document forms a part of the Corporate Online Terms and Conditions.

Our fees and charges for the use of Corporate Online may include fees and charges for account Transactions and enquiries as well as charges related to issuing and maintaining security Tokens.

Our fees and charges for the use of Corporate Online include the use of Corporate Mobile.

5.7 Privacy.

If you provide us with another person's personal information (as defined in the *Privacy Act 1988* (Cth) or any variation or replacement of it ("**Privacy Act**")) in connection with this document, you confirm that you have notified the person (or otherwise made them aware) that we will collect, use, hold and disclose their personal information in accordance with any privacy notice we provide to you or, in the absence of a privacy notice, our privacy policy (as updated from time to time).

You must comply with the Privacy Act in relation to any personal information you provide to us in connection with this document, and if you engage in activities in a jurisdiction other than Australia, you must comply also with the privacy laws in that jurisdiction.

5.8 External service providers.

We may subcontract any of our rights and obligations to another person in Australia or overseas.

We may disclose or share any information you provide to us with any such person. Details of the countries where the overseas recipients are likely to be located are in any privacy notice we may provide to you or in the absence of a privacy notice our privacy policy (as updated from time to time).