

# Privacy Notice

Money by Afterpay is a collaboration between Afterpay Australia Pty Limited (**Afterpay**) and Westpac Banking Corporation (**Westpac**). Afterpay provides the Money by Afterpay app (**Money App**) which you can use to apply for, access and use the daily transaction and/or savings account issued by Westpac (**Accounts**). Together, the Money App and Accounts is "**Money**". Unless we say otherwise, "**we**" "**our**" and "**us**" means **Afterpay** and **Westpac** together.

We will collect, store, use and share your personal information with each other, including transaction information as you apply for and use Money. We do this because it is a key part of how Money works and it helps Afterpay give you the best experience it can.

If you don't agree to what we've described in this notice please don't apply for Money or, if you already have Money, please delete the Money App and close your Account.

## Here's what we'll do:

### Collecting –

- We will collect your personal information to update your details, process your application or assist with your enquiry (e.g. name, date of birth, identification information).
- Westpac will collect information about your Accounts, transactions (like who you shop with, that shop's location, who you pay, how you describe transactions and who you get money from) and information about any queries or complaints you make.
- Afterpay will collect information about your Accounts and transactions from Westpac or from you (including transaction information, who you shop with, that shop's location, who you pay, how you describe transactions and who you get money from) and how you use the Money App.
- We will share the information we collect with each other and within our respective company groups.

### Using –

- We'll use your information to do things like provide you with Money, (including any features described in the App Terms and Conditions, such as Retro), help prevent fraud, crime and other harmful activity, help you with issues and complaints, to comply with the law and respond to regulators.
- Afterpay will analyse your information to improve Money, develop new products and services, keep track of your use of Money, provide and develop Pulse, and tell you about discounts, products and services offered by Afterpay or other partners (this will include making personalised offers to you). You can opt out of the use of your information for marketing communications and personalised offers in your Money profile.
- Afterpay will use de-identified and aggregated customer information to find insights and identify trends in relation to things like customer purchases and share this with its partners who will use that information for their own business purposes.
- Westpac will use your information, including transaction information, for a number of purposes, including reviewing or analysing your information (data analytics) to develop and improve its products and services.
- Westpac will de-identify and aggregate your information to find insights or identify trends in relation to things like customer purchases and your use of the Accounts. Westpac may share these de-identified and aggregated insights and trends with third parties who will use that information for their own business purposes.

**Sharing** - We'll also disclose information to service providers that assist us with our business activities including those who help us to provide you with products and services and government and law enforcement agencies in Australia and, in some cases, other countries, where we are allowed to by law. Some of these entities will be located outside of Australia. For details of the countries where the overseas recipients are likely to be located, please refer to our Privacy Policies (see below).

To access or correct your personal information with Westpac, or make a complaint in relation to Westpac's handling of your personal information, please use the in-app messaging in Money. If you don't agree with Westpac's response or how they've handled your complaint you can find details of who to contact and more information about how Westpac usually handles personal information in [Westpac's Privacy Policy](#).

[Afterpay's Privacy Policy](#) contains more information about how Afterpay usually handles personal information and how you can ask for access to it, seek correction of it, or make a complaint in relation to Afterpay's handling of your personal information.

If anything in this Notice conflicts with Afterpay's or Westpac's Privacy Policies, this Notice applies.

Money by Afterpay is a product from Afterpay Australia Pty Ltd (ABN 15 169 342 947, AFSL 527911), with accounts and debit cards issued by Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714).