

Westpac Global Currency Card Privacy Policy

Issued by Rêv Australia Pty Ltd
ABN 91 117 378 953
Australian Financial Services licence
401610

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Background

This is the privacy policy of Rêv Australia Pty Ltd ABN 91 117 378 953 Australian Financial Services licence 401610, referred to in this privacy policy as “Rêv”, “we”, “us” and “our”.

We recognise the importance of protecting your personal information. We also believe it is important that you know how we treat the personal information we receive from you.

In dealing with your personal information, we are bound to comply with the *Privacy Act 1988*.

What is personal information?

In this privacy policy, “**personal information**” has the meaning given by the *Privacy Act 1988*. It means information or an opinion (whether true or not) and whether recorded in a material form or not about an individual whose identity is apparent or can be reasonably ascertained.

Why do we collect personal information?

We may need to collect your personal information if it is relevant to our business relationship with you or a service or product that we are providing, or are involved in providing, to you.

The main reasons we may need to collect your personal information are to:

- find out whether you are eligible for a financial product or service; and
- provide a financial product or service to you; and
- undertake activities in relation to the provision of a financial product or service that we are undertaking on behalf of someone else (such as the issuer of a financial product that we are arranging, if we are not the issuer); and
- process or arrange for the processing of transactions relating to a financial product; and
- verify your identity and satisfy our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*; and
- assist you if you have an enquiry, problem or complaint; and
- undertake research, training, product development and marketing; and
- carry out other purposes required or authorised by law.

Do we collect sensitive information?

We do not generally collect sensitive information about individuals unless required by law.

“Sensitive information” is defined in the *Privacy Act 1988* and includes information about race, political or religious beliefs, sexual preferences, criminal convictions and health information.

We do not use or share sensitive information for any purpose or disclose it to any person other than in accordance with the terms of any consent that you provide to us or where we are required or authorised by law (including under the National Privacy Principles in the *Privacy Act 1988*) to do so.

How do we collect personal information?

Whenever it is reasonable and practicable to do so, we collect personal information about you directly from you. Occasionally, we may receive information about you from third parties, but if we do so we will use reasonable steps to inform you of who we are, the reason we are collecting your personal information and the consequences if we do not receive that personal information.

If you contact us by phone, we may monitor or record phone calls for the purposes of:

- making a record of what was said during the phone call; and
- staff training.

Use and disclosure of personal information

We will only use your personal information for the reasons we collected it or for purposes set out in this policy.

Parties to whom we might disclose your personal information include:

- parties involved in the provision of a financial product or service to you – for example, product issuers, authorised representatives, our agents and representatives, card issuers, printers, postal services, card scheme operators (such as Visa and Mastercard), our complaints resolution scheme (the Financial Ombudsman Service) and other suppliers of goods or services to us; and
- our and your advisers, consultants and representatives (such as lawyers, accountants, auditors, financial advisers, debt collectors, attorneys, trustees and personal representatives); and
- parties involved in card and payments systems – for example, merchants, financial institutions and payments facilitators.

In addition, personal information may be shared between other entities in the group of related companies which includes Rêv but where this occurs the principles contained in this policy will continue to apply to it. We may use personal information to send you information about other products and services which may be of interest to you, but we respect your right to ask us not to do this. If you no longer wish to receive marketing communications from us, you should contact our Privacy Officer and we will ensure that they stop.

We may also disclose your personal information to third parties if:

- we are required by law or believe that we are required by law to disclose your personal information to a regulator or law enforcement agency in Australia or overseas – examples of regulators or agencies in Australia are the Australian Taxation Office (ATO), the Australian Transaction Reports and Analysis Centre (AUSTRAC) and the courts; or
- a crime or fraud is committed or suspected and it is in the public interest for us to disclose your personal information; or
- you have consented (either expressly or by inference from your conduct or the circumstances) to the disclosure.

We may send your personal information outside Australia unless the law says we can't, but we will only do so if we are satisfied that the recipient of your personal information has adequate data protection arrangements. Circumstances in which we might send your personal information outside Australia include if:

- you request or consent to our doing so; or
- we have a contractor overseas who needs your personal information in order to carry out the function for which they are contracted; or
- it is necessary for the purpose of a transaction.

If we send your personal information outside Australia:

- we will seek to limit it to the personal information that is required for the purpose for which the information is being sent outside Australia; and
- we will take steps to limit the recipient's authorised use of your personal information to the fulfilment of that purpose; and
- where possible, we will apply contractual or procedural safeguards to require the recipient to meet our own privacy commitments to you.

Any other use or disclosure we make of your personal information will only be as required by law or permitted by the *Privacy Act 1988*.

We will not sell your personal information to other organisations.

Transacting with us on the internet

When you transact with us on the internet:

- We use up-to-date and secure technology methods to protect your personal information.
- When we capture your personal information, it passes through our secure server using encryption technology that scrambles the personal information. This protects against unauthorised access to your information over the internet.

- Stored personal information about you is further protected from unauthorised access through the use of multiple firewalls, secure passwords and sign-in processes.
- So that we can better tailor our information and products to your needs, we may use technology known as “cookies” to collect statistical information on website activity, such as the number of people using our website and how they navigate through it. Cookies do not capture information that can personally identify you. We will only know who is using one of our websites if you log in through a customer access portal.

Data quality and security

We will take all reasonable steps to:

- make sure that the personal information we collect, use or disclose is accurate, complete and up to date; and
- protect the information from misuse, loss or unauthorised access, modification or disclosure both physically (by security systems at our premises to prevent unauthorised access to personal information) and through computer security methods (such as firewalls, encryption technology and passwords) and by applying current industry standards; and
- destroy or permanently de-identify the information if it is no longer needed for any purpose; and
- limit the access to personal information to our staff and service providers who need that access in order to do their jobs, and to

subject those people to privacy and confidentiality obligations.

Access to and correction of your personal information

You are entitled to ask us to supply you with any personal information that we hold about you. You must submit your request in writing to the appropriate address as below:

- Privacy Officer
Rêv Australia Pty Ltd
Reply Paid PO Box H305,
Australian Square,
NSW 1215

We will delete any incorrect information or correct any errors in any of your personal information that come to our notice.

We will aim to resolve any complaints about privacy at your first point of contact with us, wherever possible.

