



Privacy Policy

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Table of Contents

1. Introduction.....	3
2. What is Personal Information and why do we collect it?	3
3. How we collect personal information	4
4. How we use the information we collect	4
5. Sensitive Information	4
6. Third Parties.....	4
7. Disclosure of Personal Information	5
8. Security of Personal Information	5
9. Access to your Personal Information	5
10. Maintaining the Quality of your Personal Information	6
11. Privacy Policy Complaints and Enquiries	6
12. Policy Updates.....	6

1. Introduction

Next Payments Pty Ltd ABN 59 160 985 106 Australian Financial Services Licence No. 474743 is committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information.

We have adopted the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act). The NPPs govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information.

A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Australian Information Commissioner at <https://www.oaic.gov.au/>.

2. What is Personal Information and why do we collect it?

Personal Information is information or an opinion that identifies an individual. Examples of Personal Information we collect includes:

1. Contact information (such as name, postal or email address and telephone number);
2. Government identification (such as Medicare card, driver's licence, passport details);
3. Business contact information;
4. Username, password and pin numbers;
5. Payment card information;
6. Financial information (such as credit card details, bank details such as BSB and account numbers, purchase history, credit information or reports, BPAY customer reference number and credit history information);
7. Identification number or access code relating to your product, service or card;
8. Geo-location data from the use of your card;
9. Sensitive information (such as information relating to criminal history, racial or ethnic origin); and
10. Other information – such as shopping behaviour and preferences, language preferences, age, date of birth, gender and family status.

We may also collect and hold additional Personal Information about you. This could include transaction information or making a record of queries or complaints you make. We are also required by various laws to collect certain information including Personal Information. Those laws include the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) ("**AML/CTF Act**"), the Anti-Money Laundering and Counter-Terrorism Financing Rules 2007 (Cth) ("**AML/CTF Rules**"), and other regulatory schemes.

3. How we collect personal information

This Personal Information is obtained in many ways including when you access our websites, you enter into contracts with us, you use, or apply to use our products and services and when you interact with us and from third parties.

We don't guarantee website links or policy of authorised third parties.

4. How we use the information we collect

We collect your Personal Information for the primary purpose of providing our products and services to you, providing information to our clients and marketing. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure. You may unsubscribe from our mailing/marketing lists at any time by contacting us in writing.

When we collect Personal Information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

5. Sensitive Information

Sensitive information is defined in the Privacy Act to include information or opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.

Sensitive information will be used by us only:

- For the primary purpose for which it was obtained;
- For a secondary purpose that is directly related to the primary purpose; and
- With your consent; or where required or authorised by law.

6. Third Parties

Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

7. Disclosure of Personal Information

Your Personal Information may be disclosed in a number of circumstances including the following:

- In order to provide the products and services that you have requested;
- To third parties where you consent to the use or disclosure; and
- Where required or authorised by law.

Generally, we will only disclose Personal Information to overseas organisations that are affiliate organisations within our network. However, where we disclose Personal Information to affiliates, financial institutions or distributors, these organisations may store or distribute your Personal Information overseas.

We will take all reasonable steps to ensure that any overseas recipient of any Personal Information conforms with the Privacy Act in the receipt, handling and use of your Personal Information.

Information relating to the use of our websites is disclosed to Google Analytics when you visit those websites. We understand that Google stores information it collects in multiple countries other than Australia.

8. Security of Personal Information

Your Personal Information is stored in a manner that reasonably protects it from misuse and loss and from unauthorised access, modification or disclosure.

When your Personal Information is no longer needed for the purpose for which it was obtained, we will take reasonable steps to destroy or permanently de-identify your Personal Information. However, most of the Personal Information is or will be stored in client files which will be kept by us for a minimum of 7 years.

9. Access to your Personal Information

You may access the Personal Information we hold about you and to update and/or correct it, subject to certain exceptions. If you wish to access your Personal Information, please contact us in writing.

Next Payments Pty Ltd will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your Personal Information.

In order to protect your Personal Information we may require identification from you before releasing the requested information.

10. Maintaining the Quality of your Personal Information

It is an important to us that your Personal Information is up to date. We will take reasonable steps to make sure that your Personal Information is accurate, complete and up-to-date. If you find that the information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

11. Privacy Policy Complaints and Enquiries

If you have any queries or complaints about our Privacy Policy please contact our Privacy Officer:

Email: compliance@nextpayments.com.au

Telephone: 1300 659 918

Post: 4/148 Chesterville Road, Cheltenham VIC 3192

12. Policy Updates

This Policy may change from time to time and is available on our website.

This Privacy Policy was last updated July 2025.