

# Privacy Policy

Next Payments Pty Ltd ABN 59 160 985 106 (“**NEXT**”, “**we**”, “**us**” or “**our**”) is committed to protecting your privacy. We maintain robust physical, electronic, and procedural safeguards to protect personal information in our care. This Privacy Policy applies to our PAGO Facility (“**PAGO**” or “**Product**”) and governs our data collection and usage.

NEXT is bound by the *Privacy Act 1988* (Cth) (“**Privacy Act**”) and will protect your personal information in accordance with the Australian Privacy Principles (“**APP**”).

These principles govern how we collect, use, hold, and disclose your personal information, as well as how we ensure the quality and security of your personal information.

## What is personal information?

Personal information includes any information or opinion, about an identified individual or an individual who can be reasonably identified from their information. This may include your name, address, telephone number, or email address.

## Information we collect

We may obtain information about you from various sources. When you apply for, register your interest, or enquire about PAGO, we collect your personal information. In addition, you may choose to submit information directly to us. The types of personal information we may obtain include:

- a. Contact information – such as name, postal or email address, and telephone or fax number;
- b. Government identification (such as Medicare card, driver’s licence, and passport details);
- c. Business contact information;
- d. Credit history, credit capacity, ability to be provided with credit or credit worthiness;
- e. Bank account and credit card details;

- f. Sensitive information such as information relating to criminal history, racial or ethnic origin; or
- g. Other information – such as shopping behaviour and preferences, language preferences, age, date of birth, gender and family status.

If you do not provide all the information we request, we may not be able to issue you the Product.

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.

## How we collect personal information

The circumstances in which NEXT will collect personal information about you include:

- a. We collect your Personal Information to allow us to conduct our business functions, and to provide, market, and sell our products and services, in some circumstances the collection of Personal Information may be required by law.
- b. We may collect your Personal information:
  - I. when you apply for PAGO: when a potential merchant applies for our Product, including providing personal information so we can perform an identity verification check on you; or when you request general information about our Product;
  - II. when you use PAGO: when a merchant uses our Product, we collect information about that use, including via remote readings of device telemetry (typically hardware sensor information) from our Product;
  - III. when you interact with our services (other than our Product): when our merchants’ customers interact with PAGO or NEXT devices and technologies

we collect information about that use, including via remote readings of device telemetry (typically hardware sensor information) from our Product;

IV. when you visit our PAGO's Website or NEXT's Websites.

## Collection through our Websites

There are a number of ways that we collect information through the use of our Websites. The purpose of collecting information in this way is to improve the experience of users of our Websites. Please note that our Websites do not provide systems for secure transmission across the internet, except where indicated.

## Analytics

Our Websites use Google Analytics to analyse aggregate user behaviour. Google Analytics is used to collect data relating to your interaction with our Websites. The types of data we collect include:

- a. Your devices' IP address;
- b. Device type, operating system, and browser information;
- c. Geographical information;
- d. Search terms and pages visited;
- e. Referring domain; and
- f. Date and time the Websites were accessed.

## Cookies

Cookies are data files placed onto devices by websites for record-keeping purposes and to enhance the functionality of the user's experience on the Websites.

Google Analytics uses first party cookies, which are text or data files placed on your computer for the purpose of anonymously identifying your session. These cookies are not used to grant us access to your personally identifiable information. Non-identifiable information (such as the pages you visit) may be tracked.

Most browsers allow you to direct whether cookies are received or not. If you do not wish to have cookies placed on your device, you should set your browser to reject or block all cookies before accessing our PAGO Website or NEXT's Websites.

If cookies have not been blocked, you can still direct your browser to delete your cookies, and this data will be erased.

Your information may be aggregated with information from other users for the purpose of improving our PAGO Website and NEXT's Websites and offerings. We will not associate any data gathered from our Websites with any personally identifiable information, unless you explicitly submit that information (e.g. your email address) via our online information form. Any links to third party websites on our Websites are not covered by PAGO's Privacy Policy or NEXT's Privacy policy, and you should separately consider the Privacy Policy of the specific website you are taken to.

## **Electronic forms**

If you submit a form using our PAGO's Website, it will be stored in secure servers located in Australia.

## **How we use the information we collect**

The main reason we collect, use, hold and disclose personal information is to provide you with our Product and services.

This includes:

- a. Checking whether you are eligible for the Product;
- b. Providing the product or service; and
- c. Assisting you with your inquiries or concerns with the product or service.

We may also collect, use and exchange your information so that we can:

- a. Establish your identity;
- b. Manage our risks and help identify and investigate illegal activity, such as fraud and unauthorised transactions;
- c. Contact you, including responding to general questions or complaints;
- d. Comply with our legal obligations and assist government and law enforcement agencies or regulators;
- e. To conduct client surveys to improve product offering;
- f. To operate, evaluate and improve our business;
- g. Enforce our Terms and Conditions;

- h. Conduct research and training; or
- i. Provide general statistics regarding use of the PAGO and NEXT's Websites.

## **Disclosure of personal information**

We do not sell or otherwise disclose personal information we collect about you, except as described herein or otherwise disclosed to you at the time the data is collected. We may disclose the personal information we collect with our affiliates, financial institutions that process payment transactions, entities that assist with fraud prevention, and distributors. For example, in this context we provide financial institutions with information about their cardholders' transactions. We may use information provided by you to assist trace and or prevent fraud or money laundering.

We may also share the information with our service providers. We do not authorise these service providers to use or disclose the information except as necessary to perform certain services on our behalf or comply with legal requirements. For example, your information will not be provided to third-party companies for marketing, unless you have provided consent. We require all service providers by contract to appropriately safeguard the privacy and security of the personal information they process on our behalf.

We may disclose information about you if:

- a. We are required to do so by law;
- b. Law enforcement authorities or other government officials make a legal request;
- c. When we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual fraudulent or illegal activity.

NEXT reserves the right to transfer personal data in the event that the company is sold in part or total. We will make all reasonable endeavours to ensure the transferee's Privacy Policy is reasonably close to that of NEXT.

## **Data Breach Notification**

We may be required by law to disclose personal or sensitive information relating to you to the Office of the Australian Information Commissioner in the event of a data

breach. This will include information we are obliged to include in a Mandatory Breach Notification System now prescribed under the *Privacy Act 1988* (Cth) (“**Privacy Act**”).

## **Disclosure of personal information overseas**

Generally, NEXT will only disclose personal information to overseas organisations that are affiliate organisations within the NEXT network. However, where we disclose personal information to affiliates, financial institutions or distributors, these organisations may store or distribute your personal information overseas.

NEXT 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 use of the PAGO’s Website is disclosed to Google Analytics when you visit our PAGO’s Website. NEXT understands that Google stores information it collects in multiple countries other than Australia.

On collection of your personal information, we will use reasonable endeavours to inform you whether it is likely we will disclose the information to any overseas recipient other than recipients within the NEXT network and, if so, where those recipients are likely to be located.

## **How we protect personal information**

We maintain appropriate administrative, technical and physical safeguards designed to protect the personal data you provide against accidental, unlawful or unauthorised destruction, loss, access, disclose or use.

We hold personal information in a combination of secure computer storage facilities and paper-based files and takes steps to protect the personal or sensitive information we hold from misuse, loss, interference, unauthorised access, modification or disclosure. We train our employees carefully on handling personal or sensitive information and confidentiality of such information. We conduct regular audits of our processes, to ensure our staff, agents and contractors, are complying with security procedures.

Once we have no purpose for holding your personal or sensitive information, we will take all reasonable steps to destroy the information.

## Your rights and choices

You may have certain rights regarding the physical information we retain about you. We offer you certain choices about what personal information you wish to share, how we use that information, and how we communicate with you. You may choose not to provide some personal information, though this decision may impact our ability to issue you the product or service.

At any time, you may wish to withdraw previous consent that you have provided in relation to use or storage of your personal data, this may limit your ability to receive the product or service.

You may wish to know what private data we have on you; and you are entitled to request this information by contacting us in writing at our address below (see: **Access to your personal information**). It may take up to 30 business days to process your request. We will need to appropriately identify you to provide this information. There may be an administrative fee associated with this; any fees will be advised ahead of time.

## Protecting your privacy

You can help us protect your privacy by observing our security requirements and contacting us immediately if your contact details change.

## Changes to the Privacy Policy

From time to time it may be necessary for NEXT to review and revise our Privacy Policy to reflect company and client's feedback. NEXT encourages you to periodically review PAGO Website to be informed of how NEXT is protecting your information. By using the Product, you will be accepting these changes.

On request, we may be able to provide you with a copy of the Privacy Policy in an alternate format. If you have any enquiries or would like to make a request for a copy of the Policy, please contact our Privacy Officer (contact details below).

## Access to 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 Privacy Officer (contact details below).

## Keeping your data current

We maintain the quality of your personal information by taking reasonable steps to ensure that the information collected, used and disclosed is accurate, complete and up-to-date.

You may update your personal information at any time by contacting our Privacy Officer (contact details below).

## How to make a complaint

NEXT welcomes your comments regarding this Privacy Policy. Should you wish to make a complaint about the way in which NEXT has handled your personal information or if you believe NEXT has breached the Australian Privacy Principles (“**APP**”), please contact our Privacy Officer (contact details below).

We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five business days but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are not satisfied with our handling of your matter, you can refer your complaint to external dispute resolution (“**EDR**”).

Under the Privacy Act, you may complain to the Office of the Australian Information Commissioner (“**OAIC**”) by calling them at 1300 363 992, online at [www.oaic.gov.au](http://www.oaic.gov.au) or writing to the Office of the Australian Information Commissioner, GPO Box 5218 Sydney NSW 2001.



## How to contact us

You can contact us through our Privacy Officer by:

**Email:** [compliance@nextpayments.com.au](mailto:compliance@nextpayments.com.au)

**Telephone:** 1300 659 918

**Post:** 4/148 Chesterville Road, Cheltenham VIC 3192

**This Privacy Policy was last updated March 2023.**