

We are committed to protecting your privacy and your Personal Information. We also believe it is important that you know how we treat the information we receive from you.

The VPAY Gift Card (Card) is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984. EML Payment Solutions Limited ABN 30 131 436 532, AFS Licence No. 404131 is the Distributor of the Card.

By applying for or acquiring a Card, you consent to the Distributor collecting, using and disclosing your Personal Information as explained in this privacy statement. The Distributor is also referred to as "we", "our" or "us" in this privacy statement.

If you do not agree to that, then we cannot make a Card available to you and you should not apply for or acquire a Card.

Personal Information means information that may identify you or by which your identity may be reasonably determined. Such personal information may include your name, address, date of birth, any correspondence, emails, records of telephone calls, internet communications and transactional information relating to a Card issued to you.

The Distributor and its respective agents will collect Personal Information about you when:

- you contact the Distributor; or
- you register or apply for a Card; or
- you use a Card for transactions and balance enquiries.

The Distributor's website uses 'cookies' to enhance customer's online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

The Distributor may use your Personal Information to:

- help us to provide and improve our products and services;
- check your eligibility for or to provide you with financial products;
- assist you with your inquiries or concerns;
- verify your identity;
- conduct research and training; or
- meet our legal and regulatory obligations.

The Distributor may disclose your Personal Information to third parties:

- who are service providers or contractors of the Distributor;
- to facilitate the operation of the Card and the completion and settlement of transactions using the Card;
- to administer and monitor the contractual relationship between you and the Distributor;
- for anti-money laundering, counter-terrorism financing, detection of

crime, legal compliance and fraud prevention purposes;

- in connection with a transfer or proposed transfer by the Distributor of the agreement between you and the Distributor; and
- when required or allowed by law.

When your Personal Information is shared with service providers or contractors, it will only be to the extent reasonably necessary for the purpose of the services they are contracted to provide.

We may also send your personal information outside Australia where, for example:

- You have requested or consented that we send your Personal Information;
- We outsource a function or service to an overseas contractor with whom we have a contractual relationship; and
- It is necessary to investigate or facilitate a transaction on your behalf.

We will not send your Personal Information outside Australia unless it is authorised by law and we are satisfied that the recipient of the Personal Information has adequate data protection arrangements in place.

The Distributor will continue to keep your Personal Information as is reasonably necessary, for the purposes mentioned above, after the expiry of the Card.

You are entitled to ask the Distributor to supply you with any Personal Information that they hold about you. You must submit your request in writing to the appropriate address as below:

**Distributor:**

Privacy Officer  
EML Payment Solutions Limited  
Locked Bag 5  
Fortitude Valley Business Centre  
QLD 4006

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 also update your personal information at any time by contacting the Distributor on 1300 739 889 or emailing [support@emlpayments.com.au](mailto:support@emlpayments.com.au). We encourage you to advise us immediately if you change your contact details (such as your phone number or address).

To aid in the provision of services to you and in the interests of security and to help the Distributor maintain and improve their level of service, telephone calls may be recorded or monitored.

