

## WEBSITE PRIVACY POLICY

This Privacy Policy applies to all personal information collected by Pocket Pay (**we, us or our**) via the website located at [www.pocketaway.com](http://www.pocketaway.com) (**Website**). We collect and process personal information where it is reasonably necessary for our business activities, where required by law, or with your consent. This includes providing the Service, verifying identity, complying with payment provider requirements, preventing fraud, and meeting our legal obligations.

### 1. What information do we collect?

The kind of Personal Information that we collect from you will depend on how you use the website. The Personal Information which we collect and hold about you may include but not limited to:

- (a) **Financial Information:** Bank account information, payment details and business bank statement
- (b) **Tax Information:** Withholding allowances and tax filling status
- (c) **Identity Information:** Name, email address, postal address, signature, driver's license details, tax file number and phone number; Where additional verification is required and where you choose to share such information
- (d) **Contact Information:** employee details
- (e) **Any other data:** login credentials and any information that you provide to us

### 2. Types of information

The Privacy Act 1998 (Cth) (Privacy Act) defines types of information, including Personal Information and Sensitive Information.

**Personal Information** means information or an opinion about an identified individual or an individual who is reasonably identifiable:

- (i) whether the information or opinion is true or not; and
- (ii) whether the information or opinion is recorded in a material form or not.

If the information does not disclose your identity or enable your identity to be ascertained, it will in most cases not be classified as "Personal Information" and will not be subject to this privacy policy.

**Sensitive Information** is defined in the Privacy Act as including 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:

- (i) for the primary purpose for which it was obtained;
- (ii) for a secondary purpose that is directly related to the primary purpose; and/ or
- (iii) with your consent or where required or authorised by law.

### 3. How we collect your Personal Information

We may collect Personal Information from you whenever you input such information into the Website, related app or provide it to Us in any other way. We may also collect cookies from your computer which enable us to tell when you use the Website and also to help customise your Website experience. As a general rule, however, it is not possible to identify you personally from our use of cookies. We generally don't collect Sensitive Information, but when we do, we will comply with the preceding paragraph. Where reasonable and practicable we collect your Personal Information from you only. However, sometimes we may be given information from a third party.

#### **4. Purpose of collection**

We collect Personal Information to provide you with the best service experience possible on the Website and keep in touch with you about developments in our business. We customarily only disclose Personal Information to our service providers who assist us in operating the Website. Your Personal Information may also be exposed from time to time to maintenance and support personnel acting in the normal course of their duties. By using our Website, you consent to the receipt of direct marketing material. We will only use your Personal Information for this purpose if we have collected such information direct from you, and if it is material of a type which you would reasonably expect to receive from us. We do not use sensitive Personal Information in direct marketing activity. Our direct marketing material will include a simple means by which you can request not to receive further communications of this nature, such as an unsubscribe button link.

#### **5. Third-Party Information Sharing**

We may share certain information with trusted third-party providers where necessary to operate the Service. This includes payment gateways, cloud hosting providers, authentication services, analytics tools, and other integrated partners. These third parties are authorised to use personal information only as needed to provide their services, and they are required to handle such information in accordance with applicable privacy laws.

#### **6. Security, Access and correction**

We store your Personal Information in a way that reasonably protects it from unauthorised access, misuse, modification or disclosure. When we no longer require your Personal Information for the purpose for which we obtained it, we will take reasonable steps to destroy and anonymise or de-identify it. Most of the Personal Information that is stored in our client files and records will be kept for a maximum of 7 years to fulfill our record keeping obligations.

The Australian Privacy Principles:

- (i) permit you to obtain access to the Personal Information we hold about you in certain circumstances (Australian Privacy Principle 12); and
- (ii) allow you to correct inaccurate Personal Information subject to certain exceptions (Australian Privacy Principle 13).

Where you would like to obtain such access, please contact us in writing on the contact details set out at the bottom of this privacy policy.

#### **7. Payment Information for Transactions**

Pocket Pay does not store full credit card numbers. All card data is processed and stored securely by our third-party PCI-compliant payment gateway providers. We only receive limited information necessary to confirm transactions.

#### **8. Complaint procedure**

If you have a complaint concerning the manner in which we maintain the privacy of your Personal Information, please contact us as on the contact details set out at the bottom of this policy. All complaints will be considered by Pocket Pay and we may seek further information from you to clarify your concerns. If we agree that your complaint is well founded, we will, in consultation with you, take appropriate steps to rectify the problem. If you remain dissatisfied with the outcome, you may refer the matter to the Office of the Australian Information Commissioner.

## **7. Overseas transfer**

Your Personal Information may be transferred overseas or stored overseas for a variety of reasons. It is not possible to identify each and every country to which your Personal Information may be sent. If your Personal Information is sent to a recipient in a country with data protection laws which are at least substantially similar to the Australian Privacy Principles, and where there are mechanisms available to you to enforce protection of your Personal Information under that overseas law, we will not be liable for a breach of the Australian Privacy Principles if your

Personal Information is mishandled in that jurisdiction. If your Personal Information is transferred to a jurisdiction which does not have data protection laws as comprehensive as Australia's, we will take reasonable steps to secure a contractual commitment from the recipient to handle your information in accordance with the Australian Privacy Principles.

## **8. Fraud Prevention & Legal Compliance**

We may share personal information with identity verification services, financial institutions, and payment providers for fraud prevention, risk management, anti-money laundering compliance, and transaction monitoring.

## **9. Data Breach Notification**

In the event of a data breach that is likely to cause serious harm, we will notify you and the Office of the Australian Information Commissioner (OAIC) in accordance with the Notifiable Data Breaches scheme.

## **10. Your Privacy Rights**

Under the Australian Privacy Principles, you may request access to your personal information, request corrections, or withdraw consent where applicable. You may contact us at any time to exercise these rights.

## **11. Changes to This Privacy Policy**

We may update this Privacy Policy from time to time. The updated version will be posted on our Website with the effective date. Continued use of the Website or Service constitutes acceptance of the updated policy.

## **12. How to contact us about privacy**

If you have any queries, or if you seek access to your Personal Information, or if you have a complaint about our privacy practices, you can contact us through: [office@pocketaway.com](mailto:office@pocketaway.com).