



# PRIVACY POLICY

**CASHWISE IP PTY LTD**

**CASHWISE (AUST) PTY LTD**

**Version 1.0**

Effective Date: 04<sup>th</sup> February 2025

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## 1. OUR COMMITMENT TO PRIVACY

Cashwise IP Pty Ltd and Cashwise (Aust) Pty Ltd ("Cashwise", "we", "us" or "our") is committed to protecting your privacy and ensuring the security of your personal information. This Privacy Policy outlines how we collect, use, disclose, and protect your personal data in compliance with the Australian Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

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## 2. PERSONAL INFORMATION WE COLLECT

The types of personal information we collect may include, but are not limited to:

- Full name, date of birth, and gender
- Contact details (address, phone number, email)
- Identification details (e.g., passport, driver's license, TFN)
- Financial information (income, bank account details, tax records)
- Business information where applicable
- Online identifiers such as IP address
- Any other information relevant to the services we provide

We only collect personal information when necessary for our business operations.

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## 3. HOW WE COLLECT YOUR INFORMATION

We collect your personal information through:

- Direct interactions (e.g., phone, email, online forms, website use)
  - Third-party service providers (e.g., financial institutions, data aggregators)
  - Publicly available sources (e.g., social media, public registers)
  - Automated technologies, such as cookies and tracking tools
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## 4. HOW WE USE YOUR INFORMATION

We may use your personal information for the following purposes:

- Providing services and managing your accounts
- Processing transactions and payments
- Complying with legal and regulatory obligations

- Marketing and promotional communications (unless you opt out)
  - Enhancing and improving our services
  - Conducting customer research and data analytics
  - Responding to inquiries and resolving complaints
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## 5. DISCLOSURE OF PERSONAL INFORMATION

We may disclose your personal information to:

- Financial institutions, regulatory bodies, and government agencies
- Service providers, such as IT support, payment processors, and auditors
- Our business partners where relevant
- Law enforcement authorities, when required by law
- Any other third party with your consent

We do not sell or rent your personal data to third parties.

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## 6. DATA SECURITY

Cashwise takes reasonable steps to protect your personal information from unauthorized access, modification, or disclosure. Security measures include:

- Encryption and secure data storage
  - Multi-factor authentication for system access
  - Regular security audits and compliance checks
  - Restricted access to personal information
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## 7. ACCESSING AND CORRECTING YOUR INFORMATION

You have the right to:

- Request access to the personal information we hold about you
- Ask for corrections if your information is inaccurate or incomplete

Requests can be made by contacting us via the details provided in Section 10.

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## 8. INTERNATIONAL DATA TRANSFERS

If we transfer your personal data outside of Australia, we will ensure adequate data protection measures are in place and comply with relevant legal obligations.

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## 9. YOUR PRIVACY CHOICES

You can:

- Opt out of marketing communications
- Withdraw consent for certain data processing activities
- Manage your cookie preferences on our website

To exercise any of these rights, please contact us.

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## 10. CONTACT US

For privacy-related inquiries, complaints, or to exercise your rights, please contact:

**Cashwise IP Pty Ltd; Cashwise (Aust) Pty Ltd**

Po Box 220, Canterbury VIC 3126.

Email: [privacy@cashwise.net.au](mailto:privacy@cashwise.net.au)

Phone: 1300 889 446 Option: 2

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## 11. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time. Any changes will be posted on our website with the updated effective date.

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