



Privacy Policy

July 2021

How we handle your personal information from your use of the Beem it app

1. About us

- 1.1 Digital Wallet Pty Ltd ABN 93 624 272 475 under Australian Financial Services Licence (AFSL) 515270 ('us, we, or the Company') provides a peer-to-peer payments facility / app called Beem It. This Privacy Policy applies to products and services provided by us.
- 1.2 The Company is a wholly owned subsidiary of eftpos Payments Australia Limited ABN 37 136 180 366 (eftpos). eftpos has a group privacy policy which should be read in conjunction with this Privacy Policy and applies to recruitment, employee and supplier personal information for the general business purposes of the group. The eftpos Group privacy policy is available at www.eftposaustralia.com.au

2. Your privacy is important to us

- 2.1 We have adopted an approach to personal information handling that is consistent with the Privacy Act, the Australian Privacy Principles (APPs) and the APP guidelines.
- 2.2 You can find more information in places like our Product Disclosure Statement and terms and conditions.
- 2.3 We understand that your privacy is important to you, and we value your trust. That's why we protect your information and aim to be clear and open about what we do with it.

3. What information we collect

- 3.1 We collect personal information such as your name, address and date of birth, email address, mobile number, username and mobile device ID, plus your identification details including a driver's licence, Medicare card, Australian Passport or Foreign Passport, ID card issued by a foreign government authority, Personal Tax File Number or birth certificate. We also collect information about your use of the Beem It app, such as transaction information, including details you enter in the Beem It app such as the card you have registered for payments to be made and received.
- 3.2 When you visit our website or use the Beem It app, we collect your location information, IP address, any third-party sites you access and other details of your interaction with us.
- 3.3 We do not request sensitive information from you. If we require your sensitive information (for example, information about your health, religion or biometrics, such as fingerprints), in accordance with protections set out in the Privacy Act, we will ask your permission first, except where otherwise allowed by law. Even though your fingerprint is used, it is not collected or stored by us.
- 3.4 We may also collect public information about you.
- 3.5 We try not to collect unsolicited information about you but where that is collected, we will not retain it unless it is necessary for a legitimate business purpose and will use and disclose it only as specified in this Privacy Policy.

4. How we use your information

4.1 We use your information as follows:

- (a) To verify your identification using a third-party.
- (b) To match your identification against an official record holder.
- (c) To manage our relationship with you, including by providing goods and services to you as described in our Product Disclosure Statement.
- (d) To minimise risks and identify or investigate fraud and other illegal activities.
- (e) To improve our service to you and your experience with us.
- (f) To comply with laws and assist government or law enforcement agencies.
- (g) To manage our business, including designing, managing and providing our products and services.
- (h) To contact your card provider to help resolve a chargeback concern.

4.2 We upload and store contacts from your phone contact list to our server to show a match with other Beem It customers. You can adjust the contact list permissions within the app.

4.3 We may also collect, use and exchange your information for other reasons where the law allows or requires us.

5. Our interaction with you

5.1 We may use your information to contact you, to tell you about products and services we think you might be interested in.

5.2 We may contact you by:

- (a) Email
- (b) Phone
- (c) SMS
- (d) Social Media
- (e) In-app

5.3 You will have the ability to opt-out of any direct marketing messages by clicking on the link provided in email or SMS.

6. Sharing your information

6.1 We may also share your information with third parties for the reasons in Section 4 or where the law otherwise allows. These third parties can include:

- (a) Our Service providers — for example, direct marketing and communication agencies, identification verification agencies and entities that help us meet our regulatory compliance obligations;
- (b) Government and law enforcement agencies and regulators;
- (c) Organisations that help identify illegal activities and prevent fraud; and
- (d) Other banks and financial institutions – for example if we have to process a claim for mistaken payment or help resolve a chargeback concern.

6.2 Sometimes we may send your information overseas, including to:

- (a) Service providers or third parties who store data or operate outside Australia; and
 - (b) Comply with laws and provide assistance to law enforcement or government agencies.
- 6.3 Where your information is sent overseas, it is likely to be because our service providers use servers and databases located in the United States of America, Singapore, Malaysia, the United Kingdom, Ireland, Germany, Romania and Turkey. If we send your information overseas, we make sure that there are appropriate arrangements in place to protect your information.

7. Keeping your information safe

- 7.1 We aim to only keep your information for as long as we need it.
- 7.2 We store your electronic records in secure buildings and systems or use trusted third parties. Here are some of the things we do to protect your information.
- (a) **Staff training** - We train our staff in how to keep your information safe and secure.
 - (b) **Secure handling and storage** - When we send information overseas or use third parties that handle or store data, we put arrangements in place to protect your information.
 - (c) **System security** - When you log into our websites or apps, we encrypt data sent from your computer to our systems so no one else can access it. We have firewalls, intrusion detection and virus scanning tools to stop viruses and unauthorised people accessing our systems. When we send your electronic data to other organisations, we use secure networks or encryption. We use passwords to stop unauthorised people getting access.
 - (d) **Building security** - We use a mix of secure card access, cameras, and other controls in our buildings to prevent unauthorised access.
 - (e) **Destroying or de-identifying data when no longer required** - We aim to keep personal information only for as long as we need it – for example for business or legal reasons. For example, we retain your personal information used to verify your identity and transaction information while you continue to be a user of the Beem It app and for seven years after you have stopped using our services. When we no longer need information, we take reasonable steps to destroy or de-identify it.

8. Accessing, updating and correcting your information

- 8.1 You can view your information, including your transaction history in the Beem It app.
- 8.2 If your details in the Beem It app are not correct, and you are not able to update it yourself, you can contact us, see section 10.

9. Making a privacy complaint

- 9.1 We try to get things right the first time — but if we do not, we will do what we can to fix it.

- 9.2 If you wish to lodge a complaint please email your complaint to support@beemit.com.au
- 9.3 We will:
- (a) keep a record of your complaint;
 - (b) give you a reference number and a staff member's name and contact details so you can follow up with them if needed;
 - (c) respond to the complaint within 21 days, or tell you if we need more time to complete our investigation;
 - (d) give our final response within 45 days; and
 - (e) if we cannot complete our investigation within 45 days, we will let you know why.
- 9.4 If you are not happy with how we handled your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is a free and independent dispute resolution service.

10. Contact Details

Contact Beem It

Ask us a question Email us at support@beemit.com.au
Give us feedback Email us at support@beemit.com.au
Make a complaint Email us at support@beemit.com.au

Australian Financial Complaints Authority

GPO Box 3 Melbourne Vic 3001
Phone: 1800 931 678 (a free call) or visit www.afca.org.au

Contact the Privacy Commissioner

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Phone 1300 363 992 or visit oaic.gov.au