

beem_it

Privacy Policy

November 2018

How we handle your personal information

1. About us

- 1.1 Digital Wallet Pty Ltd ABN 93 624 272 475 ('us, we, or the Company') provides a peer-to-peer payments facility / app called Beem It.
- 1.2 We are an authorised representative of Commonwealth Bank of Australia ABN 48 123 123 124, under Australian Financial Services Licence (AFSL) 234945.

2. Your privacy is important to us

- 2.1 We have adopted an approach that is consistent with the Privacy Act, the Australian Privacy Principles (APPs) and the APP guidelines.
- 2.2 We protect your information and aim to be clear and open about what we do with it. 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, plus your identification details such as a driver's licence, Medicare card or Passport.
- 3.2 When you visit our website or use the Beem It app, we collect your location information, IP address, any third-part sites you access and other details of your interaction with us, including details you enter in the Beem It app.
- 3.3 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.

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 manage our relationship with you.
 - (c) To minimise risks and identify or investigate fraud and other illegal activities.
 - (d) To improve our service to you and your experience with us.
 - (e) To comply with laws and assist government or law enforcement agencies.

- (f) To manage our business, including designing, managing and providing our products and services.
- (g) To contact your card provider to help resolve a chargeback concern.
- 4.2 We upload and store contacts from your phone contact list to show a match with other Beem It customers.
- 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 contacting support@beemit.com.au.

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;
 - (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 the United States. 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. 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
 - (c) follow up with them if needed;

(d) respond to the complaint within 21 days, or tell you if we need more time to complete our investigation;

(e) give our final response within 45 days; and

(f) 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 www.oaic.gov.au