



International Money Transfer

PRIVACY NOTICE

March 2021

AUSTRALIA

1. WHAT PERSONAL INFORMATION DOES NIUM COLLECT AND HOLD?

When you sign up for an account to use the Travelex Money International Money Transfer service (“**IMT**”), provided by NIUM PTY LTD (ACN 601 384 025) (“**NIUM**”), you agree that NIUM may collect, hold, use and disclose your personal information such as your name, address, driving license number and date of birth in accordance with this privacy notice.

2. WHY DOES NIUM COLLECT, HOLD, USE AND DISCLOSE PERSONAL INFORMATION?

From time to time, NIUM uses and discloses personal information collected from you for the following purposes:

- (a) the opening or continuation of your account maintained with us for the IMT and the maintenance or improvement of our business relationship and services provided to you;
- (b) conducting credit checks and and maintaining our credit assessments;
- (c) designing services or related products for your use;
- (d) marketing services, promotional materials, or other services or products for which NIUM may or may not be remunerated;
- (e) determining the amount of indebtedness owed to or by you;
- (f) enforcement of your obligations, including, without limitation, the collection of amounts outstanding from you;
- (g) complying with the obligations, requirements or arrangements for disclosing and using data that apply to NIUM including:
 - i. any law binding or applying to NIUM existing currently and as may be amended, from time to time;
 - ii. any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers existing currently and in the future that apply to NIUM; or
 - iii. any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on NIUM by reason of NIUM’s financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations; and/or
 - iv. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within our intragroup companies, subsidiaries, or affiliates, and any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities.

3. HOW DO WE COLLECT PERSONAL INFORMATION?

NIUM collects personal information directly from you through the access and use of the IMT website. NIUM may also collect information about you from third parties including but not limited to from agencies or businesses that provide information about the credit worthiness of individuals, including consumer credit reports from a credit reporting body.

4. WHO DO WE DISCLOSE YOUR PERSONAL INFORMATION TO, AND WHY?

NIUM may share your personal information with the following entities:

- (a) any agent, contractor, or third-party service provider who provides marketing, administrative, telecommunications, credit or fraud screenings, payment, debt collection or other services to NIUM in connection with the IMT;
- (b) NIUM’s payment partners including but not limited to intermediary financial institutions and payment service providers (“**Intermediaries**”) for the purposes in connection with the IMT;
- (c) any other person or entity under a duty of confidentiality within NIUM’s group companies which has to be in line with their nature of function on a need to know basis; and/or
- (d) any person or entity to whom NIUM is obliged or otherwise required to make disclosure under the requirements of any law binding on or applying to our relevant group company, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which our relevant group company is expected to comply, or any disclosure pursuant to any contractual or other commitment of NIUM relevant group company with local or foreign legal, regulatory, govern- mental, tax, law enforcement.

5. SECURITY OF INFORMATION COLLECTED

NIUM use a range of physical and electronic security measures to protect the security of the personal information NIUM hold. For example:

- a) access to information systems is controlled through identity and access management;
- b) employees are bound by internal information security policies and are required to keep information secure;
- c) data is held in highly secure servers.

6. DO WE DISCLOSE PERSONAL INFORMATION OVERSEAS?

NIUM may disclose your personal information to recipients located outside Australia. These entities may include:

- a) NIUM Group companies;
- b) NIUM Group service providers; and
- c) International Intermediaries.

7. DISCLOSURE AND SHARING OF PERSONAL INFORMATION WITH TRAVELEX

Travelex Limited (ACN 004 179 953) is responsible for marketing and promotion of the IMT. You agree that NIUM may disclose your personal information to Travelex and Travelex may use your personal information in accordance with its privacy notice, which is available at: <https://www.travelex.com.au/product-disclosure-documents-and-terms-conditions/privacy-policy>

8. ACCESS TO AND CORRECTION OF PERSONAL INFORMATION

You can request access to the personal information NIUM hold about you. You can also ask for corrections to be made. To do so, please contact NIUM on the details listed at "Contact NIUM".

9. RESOLVING YOUR PRIVACY CONCERNS AND COMPLAINTS - YOUR RIGHTS

If you are concerned about how your personal information is being handled or if you would like to make a complaint, please contact NIUM on the details listed at "Contact NIUM".

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way NIUM handle your credit information.

The Commissioner can be contacted at:

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992 Email:

enquiries@oaic.gov.au

www.oaic.gov.au

10. CONTACT US

You can contact NIUM by:

Emailing us at support.travelex@nium.com

NIUM Privacy Officer can also be contacted in relation to privacy concerns by writing to support.travelex@nium.com and Attention: Privacy Officer Australia

