

WIZTOSS PTY LTD – PRIVACY POLICY

At WIZTOSS Pty Ltd (ABN 13 636 913 829) ('Wiztoss', 'we', 'us') we are committed to ensuring the privacy of the personal information you have provided us. We are bound by the Australian Privacy Principles ('APPs') established under the Privacy Act 1998 (the 'Act'), which require you to be informed about how we handle your personal information. This Privacy Policy ('Privacy') describes how Wiztoss collects, holds, uses and discloses your personal information and how the information is protected.

Copies of this Policy are available free of charge by contacting our Privacy Team Member at info@wiztoss.com or can be downloaded from our website <https://wiztoss.com/>

In this Policy:

- 'Disclosing' information means providing information to persons outside of us;
- 'Personal information' means information or an opinion relating to an individual, which can be used to identify that individual;
- 'Privacy Team Member' means the contact person for questions or complaints regarding our handling of personal information;
- 'Sensitive information' is personal information that includes information relating to a person's racial or ethnic origin, political opinions, religion, trade union or other professional or trade association membership, sexual preferences and criminal record, and also includes health and biometric information; and
- 'Use' of information means our use of information.
- 'Company' will refer to WIZTOSS PTY LTD, trading as Wiztoss.

Type of personal information we collect

We collect and hold a range of personal information including:

- Your identity particulars, including your full name, residential address, date of birth, gender, contact details, and details of specific primary identification documents e.g. Drivers Licence, Passport, Medicare Card numbers or All bills (including electricity, water, and gas).
- Any additional personal information you provide to Wiztoss online, by email, telephone or other correspondence;
- Your Occupation;
- Your Payment details;
- Transaction information; and
- Demographic information such as age, gender and post code.
- Details of services or products you acquire from Wiztoss or you enquire about, along with any additional information that may be necessary to deliver the requested Wiztoss products and services to you.

Sensitive personal information

We will not collect sensitive information about you without your consent unless an exemption in the APPs applies. These exceptions include if the collection is required or authorised by law or necessary to take appropriate action in relation to suspected unlawful

activity or serious misconduct. This action will be in conjunction with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)

How we collect the information

We generally collect your personal information:

- When you complete the Wiztoss online registration form when you request/submit an online money transfer request or airtime service through your Wiztoss online account.
- From information disclosed to us by you on the phone, or by sending us correspondence (including letters, faxes and emails) or visiting us in person;
- From a variety of third party sources, including our business contacts, identity verification service providers, financial institutions,
- Directly from applications, questionnaires and other forms you may complete when you wish to use our services.

In some circumstances we may be provided with personal information about you from a third party. If so, we will take reasonable steps to inform you that we hold the personal information and the purpose for which we hold the personal information. We will take reasonable steps to make you aware of this Policy.

Please note that you do not have the option of dealing with us anonymously, or by using a pseudonym. This is because it is illegal for us to deal with individuals who are not identified.

If you do not provide us with the personal information we request, we may not be able to provide you with our products or services, or process your application to access our products or services, process your funds transfer request.

Unsolicited personal information

We may receive personal information about you when we have taken no active steps to collect that information. This is known as 'unsolicited' personal information. We destroy or de-identify all unsolicited personal information we receive, unless it is relevant to our purposes for collecting personal information. We may retain additional information we receive about you if it is combined with other information we are required or entitled to collect. If we do this, we will retain the information in the same way we hold your other personal information.

To comply with AUSTRAC AML/CTF regulation all data collected from users such as transaction records, International Funds Transfer Instruction records (IFTI) and customer identification records will be retained for at least seven years.

Use of your personal information

We may use and disclose your personal information for any of the purposes mentioned below. We may also use and disclose your personal information for secondary purposes which are related to the primary purposes set out above, or in other circumstances authorised by the Privacy Act. Sensitive information will be used and disclosed only for the purpose for which it was provided (or a directly related secondary purpose), unless you agree otherwise or an exemption in the Act applies.

At Wiztoss we use and disclose the information collected and held about you so that we may:

- Provide you with the WIZTOSS service you have requested, enquired, ordered through our website <https://wiztoss.com/>;
- Fulfil your order, send your order confirmation and to manage our customer service communications with you;
- Verify your identity in order to provide you with the product(s) or service(s) you have requested;
- Comply with our various regulatory and legal obligations including but not limited to the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth);
- Further improve and develop our products and services;
- Determine whether you came to our website from a banner ad or an affiliate website;
- Ascertain and establish effective marketing campaigns;
- Provide you with information about Wiztoss products and services;
- Consider and investigate any concerns or complaints you may have; and
- Continuously improve our website and our customer experiences.

Disclosure of your personal information and sending information overseas

We disclose your personal information to:

- Our correspondent partners, disbursement and payment provider partners for the purposes of processing your requested transaction;
- The Identification Verification agencies used to confirm your identity and meet the applicable identification and verification regulatory requirements;
- Our digital marketing/advertising analysts and providers for email marketing and consumer choice and data analysis;
- To government agencies, law enforcement bodies and courts where required by law;
- To third parties as permitted and required law; and
- Anyone to whom you authorise us to disclose to.

Information disclosed to third parties will only be information required for the supply and fulfilment of the WIZTOSS product and service, or for customer assistance purposes or as required by law. Strict confidentiality agreements will be adhered to by the respective receiving third party. We are likely to disclose your information to third parties located in South Korea.

Wiztoss is committed to the protection of your information and only deal with ethical suppliers and business partners who demonstrate similar values and are bound by privacy laws of the same standard as Australia.

We will not disclose your personal information to overseas recipients without your consent unless:

- We have taken reasonable steps to ensure that the recipient does not breach the Privacy Act, or the APPs; or
- The recipient is subject to a similar information privacy regime.

Storage and security of your personal information

When we collect personal information from you, we follow generally accepted industry standards to protect the personal information collected by us, both during transmission and

once we receive it. We will take all reasonable steps to protect your personal information from loss, misuse and interference, and unauthorised access, modification and disclosure. We endeavour to maintain physical, electronic and procedural safeguards to protect your personal information. We also endeavour to restrict access to your personal information by our employees and third parties to information they reasonably require.

We understand our customers require peace of mind when it comes to information security. We use modern security measures such as secure firewalls, servers, databases and data encryption to safeguard the personal information provided by you. Furthermore, hard copies data files are filed in secured cabinets and only accessible to the designated employee. And if no longer required disposed of securely through the available secured bins.

We will retain your information for as long as needed to provide services to you, or as required by law. Where we no longer need your information, we will take reasonable steps to destroy or de-identify it.

Despite our efforts, no method of transmission over the internet, or method of electronic storage, is 100% secure. If you have any questions about security on our website, please contact us.

Direct marketing

We may use your personal information to send you direct marketing material. We will only use personal information we collect from you for the purposes of direct marketing without your consent if:

- the personal information does not include sensitive information; and
- you would reasonably expect us to use or disclose the information for the purpose of direct marketing; and
- we provide a simple way of opting out of direct marketing; and
- you have not requested to opt out of receiving direct marketing from us.

We do not disclose personal information we collect to others for the purpose of allowing them to direct market their products and services. We do not use or disclose sensitive information for direct marketing purposes.

If we collect personal information about you from a third party, we will only use that information for the purposes of direct marketing if you have consented (or it is impracticable to obtain your consent), and we will provide a simple means by which you can easily request not to receive direct marketing communications from us. We will draw your attention to the fact you may make such a request in our direct marketing communications.

You have the right to request us not to use or disclose your personal information for the purposes of direct marketing, or for the purposes of facilitating direct marketing by other organisations. We must give effect to the request within a reasonable period of time. You may also request that we provide you with the source of their information. If such a request is made, we must notify you of the source of the information free of charge within a reasonable

period of time. You may choose to stop receiving marketing emails by sending us an email to info@wiztoss.com.

Quality of your personal information

We are committed to ensuring that the personal information we collect, hold, use and disclose is relevant, accurate, complete and up-to-date.

Before we use or disclose your information, we will take reasonable steps to ensure that your personal information is accurate, complete, relevant, up-to-date and is not misleading. We encourage you to regularly review your personal information and update your personal information in your Witztoss profile.

We encourage you to contact us if any personal information we hold about you needs to be updated. If we correct information that has previously been disclosed to another entity, we will take reasonable steps to notify the other entity of the correction. Where we are satisfied information is inaccurate, we will take reasonable steps to correct the information within 30 days, unless you agree otherwise. We will not charge you for correcting your personal information.

Access to your personal information

Subject to the exceptions in the Privacy Act, you can access the personal information that we hold about you by contacting the Privacy Officer. We will generally provide you with the requested information within 30 days of request. In the event that we are unable to do so or not required by law to do so, we will inform you of the reasons for refusal.

We will require evidence that the request is coming from you and specification of what information is required. An administrative fee for searches, collation of information, photocopying costs may apply. To request information stored about you, contact us:

- By email: info@witztoss.com
- By mail: To the Privacy Team Member, WIZTOSS Pty Ltd, 1A, 12 Churchill Ave Strathfield NSW 2135

We will endeavour to grant you access to personal information which we hold about you within 30 days of receiving your request.

How to make a privacy complaint?

Witztoss takes all complaints seriously and will investigate your complaint accordingly.

If you believe that there has been a breach of the Australian Privacy Principles or elements of this Privacy Policy, or if you have any concerns about Witztoss's handling of your personal information, please contact us using the Contact Us tab on our website or by emailing us at info@witztoss.com or by calling our Customer Service Help Desk on 0488 777 997.

Please note that we aim to respond complaints within 30 days of receipt. If you are not satisfied with our response to your complaint, you can also refer your complaint to the Office of the Australian Information Commissioner by:

- Telephoning the OAIC on 1300 363 992
- Writing to the OAIC - Director of Complaints, Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001.
- Emailing the OAIC - enquiries@oaic.gov.au

Changes to this policy

We may update this Policy to reflect changes to our information handling practices. If we make any material changes we will notify you by email (sent to the e-mail address specified in your account) or by means of a notice on our website prior to the change becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

Contact information

You can contact us about this Privacy Policy by writing or email us at the address below:

- By Email: info@wiztoss.com
- By Phone: 0488 777 997
- By Mail: WIZTOSS Pty Ltd, 1A, 12 Churchill Ave Strathfield NSW 2135