

## **bcard Privacy Statements**

**bcard** maintain your trust and confidence when handling personal information about you.

We DO NOT share customer details with other groups or organisations. Any marketing material that comes to you, would be from us. No spam. No Phone calls.

We do make use of card images in our advertising as part of our standard terms and conditions.

Australian Privacy Statement:

Information on **bcard** handling of personal information, including the kinds of personal information we hold and why we hold it; who we disclose information to; how you can complain about a breach of privacy; the organisation's contact details; and how to request access to personal information.

### **Internet Privacy Statement**

Information on the special precautions we take to keep your use of our websites confidential and secure, and how we manage any online collection of personal data.

### **Australian Privacy Statement**

This information is provided in the hope that you better understand how we handle the personal information about you and how you can control our disclosure of personal information about you. The provisions of this notice will apply to former customers as well as our current customers unless we state otherwise. Where **bcard** shares personal information with other companies, we do so in the anticipation that this will have some benefit to you, our customer. Sharing personal information can help you receive timely notice about products, services or other special offers that may be of interest and benefit to you from selected affiliate companies.

**bcard** is subject to the National Privacy Principles under the Privacy Act, and this document outlines how we intend to deliver all the rights and protections customers are entitled to. Where there are differences between the Privacy Policies internationally, the stronger protection applies.

### **Our policies and practices to protect your personal information**

We protect the personal information we collect about you by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law. We require third parties that process personal information on our behalf to follow stringent standards of security and confidentiality. We train people who work for us how to properly handle personal information and we restrict access to what is necessary for specific job functions. Categories of personal information we collect and hold: The nature of the personal information we collect, and where it comes from, will vary according to the specific product, and may include:

- Information we collect from you on applications or other forms, such as name, address, telephone number, occupation – position, email.
- Information about your transactions with us, our affiliates, or third parties, such as account balances, payment history, and account activity
- Information we receive from credit bureau reports.

Purposes of collecting your information: We will only collect personal information necessary for the product/service. These purposes may include:

- Processing product order forms, etc.
- Evaluating and monitoring credit worthiness.
- Processing receipts and payments, and servicing customer's accounts.
- Responding to customer inquiries about cards, orders, accounts or services.
- Understanding the customer's needs and offering products and services to meet those needs.
- Allowing our affiliates and selected companies to promote their products and services to customers.
- Assessing, processing and investigating insurance risks or claims.
- Meeting legal and regulatory requirements.

We will not disclose any of the above information that we collect to affiliates or third parties without your consent.

Disclosures of your information: In common with many organisations, we keep our costs down by obtaining some routine services from external service providers, and your information may be provided to them on a confidential basis for this purpose. These disclosures and others to third parties may be for:

- Cheque and statement printing and other administrative services.
- Legal, settlement and valuation services.
- Data processing and market research services.
- Regulatory and compliance purposes.
- Financial and professional advisory services.
- Updating of credit information to credit bureaus.
- Participating in payment systems, for example bank clearing and credit card associations.
- Underwriting and assessing insurance risk and claims

We can provide a list of third parties to whom we may disclose information on request (which changes from time to time). Categories of affiliates with whom we may share your information: In accordance with the National Privacy Principles enshrined in the Privacy Act, we will disclose to you at or around the time of collecting personal information from you that we may share your information with affiliates. These affiliates operate in several different lines of business including banking, cards, consumer finance, securities, business services and insurance.

### Complaints and Disputes

If you have reason to believe that any officer of **bcard** has breached the Privacy Policies outlined in this document, we urge you to raise this with the Privacy Officer. To make this easier, you can obtain a form on request from the Privacy Officer, for you to describe and send in your concern. We will investigate all complaints and respond to you within 14 days. If we find a complaint justified, we will resolve it. If necessary, we will change policies and procedures to maintain our high standards of performance, service and customer care.

This is your right under the Privacy Act.

### Access

You are entitled under the Privacy Act to access the information an organisation holds about you. We want to make this as simple as possible for you. You can obtain a form from the Privacy Officer for this purpose, though you can make the request in a letter or by telephone if you prefer. Given the range and diversity of operations in Australia, to help us locate and provide the information you request, we would ask that you be reasonably specific about the information you require, and take a few minutes to complete the form. We will need to validate the identity of anyone making an access request, to ensure that we do not provide your information to anyone who does not have the right to that information. Where a customer establishes that the personal information we hold on them is not accurate, complete or up-to-date we will correct our records as necessary.

We may charge you an administration fee for providing access in accordance with your request. Your request will usually receive a response within 30 days.

Access to information about you is your right under the Privacy Act.

### Your Privacy Preferences

Please remember that we will protect your personal information regardless of your privacy preferences.

### Contact Us

Specific or general concerns about our Privacy Policy may be directed to Privacy Manager **bmail**. If you do not wish us or other companies to communicate marketing offers to you, you may use the following method to inform us:

Privacy Manager

Bcard

PO Box 600 Albion  
QLD 4010

Please do not include account numbers or other sensitive data in emails, since it may not be secure.

Alternatively, you may use the consumer preference facilities offered by:

Registering your details with Australian Direct Marketing Association (ADMA). Note this should stop you receiving unsolicited direct marketing from participating ADMA members.

Mail: Reply Paid 38, P.O. Box 464 Kings Cross, NSW. 1340. Do Not Mail/Call: <http://www.adma.com.au> Do Not E-mail: <http://www.dmaconsumers.org/emps.html>

Registering your personal telephone numbers with Australian Communications and Media Authority (ACMA) on their Do Not Call Register.\*

Mail: Do Not Call Register, Australian Communications and Media Authority,

PO Box 42, North Melbourne Vic 3051

Telephone: 1300 785 749 `begin_of_the_skype_highlighting` 1300 785 749 `end_of_the_skype_highlighting`

Email: from [www.acma.gov.au](http://www.acma.gov.au) or to [www.donotcalltaskforce@acma.gov.au](mailto:www.donotcalltaskforce@acma.gov.au)

\*Important note: If you have indicated that you wish to us that you would like to receive communications by phone, you may be contacted even if you have registered your phone number on any governmental do not call register.