

EQPay Privacy Policy

Privacy Policy

EQPay is committed in the course of business to at all times comply with the Privacy Act 1988 (Commonwealth).

This document sets out EQPay's Privacy Policy in relation to the collection, storage and use of personal information in the course of its business.

EQPay reserves the right to modify its Privacy Policy at any time without notice and you should review this Privacy Policy from time to time to see if there has been any modifications.

This Privacy Policy is in addition to EQPay's Terms and Conditions and should at all times be read in conjunction with those Terms and Conditions.

Personal Information

During the course of our business we collect a variety of information.

Personal Information is only collected to the extent that it is necessary to operate our business.

EQPay is required to collect personal information under law and will only do so as far as those laws permit.

How do we use the Personal Information we collect?

EQPay only collects personal information from our customers for the purpose of providing services to those customers.

Contact details may be used for the purpose of sending information about products and services to our customers.

Unless you give permission to otherwise do so by your consent, use of your personal information will be related to the primary reason for collection and, only if you would reasonably expect it to occur, would your personal information be used for a secondary purpose or if it is required or authorised by law or otherwise permitted under the Privacy Act.

Who do we disclose personal information to?

When you register with EQPay and provide personal information to us you consent to this information being used by EQPay.

There are limited circumstances in which external organisations may be given access to your personal information.

Other circumstances are where a Client consents for EQPay to disclose personal information, and as permitted by the Privacy Act 1988 (Cth), are set out below.

The information may be used or disclosed to enable EQPay to perform its obligations to the customer under EQPay's Rules;

- to enable EQPay to ensure that the customer performs their obligations under EQPay's Rules;
- to a credit reporting agency;
- to maintain a credit information file in relation to the customer;
- to carry out a credit assessment on the customer;
- -for planning, research, promotion and marketing of our products and services;
- to organisations associated with the provision of our services, such as associated data centres, for marketing and analysis purposes;
- to law enforcement agencies to assist in the prevention of criminal activities;
- in the event of a business transition, such as a merger, corporate reorganisation or a purchaser of part of all of EQPay's assets, we may transfer your personal information to a successor entity.

Should the information be transferred to a third party, we require these organisations to agree to our Privacy Policy and to strict conditions governing how this information may be used.

We will give you a way to opt in and opt out of being contacted for promotional purposes by us and any third parties.

Security of Personal Information

EQPay will take all reasonable steps to protect personal information we collect and ensure that it is accurate, complete and up-to-date.

Your information is held on secure servers.

All our employees, agents, contractors are required to maintain the confidentiality of all personal information.

Access to and correcting Personal Information

If you think that any personal information we hold about you is inaccurate, incomplete or out-of-date, please contact our Privacy Officer via Contact Us and we will take reasonable steps to ensure that it is corrected.

Non-Personal Information

We may collect non-personal information from website use in order to assist with the administration of our website, to track site usage and to enhance your user experience. This information is not linked to your personal information.

Once you are logged into our system in your IP address is tracked against your user ID for the dual purposes of preventing fraud and creating an audit trail. This information is not used or accessed for any other purposes.

We collect and store non-personal information that we collect through cookies, log files or web beacons to create a profile of our users. A profile is stored information that we keep on individual users that detail their viewing preferences.

This profile is used to tailor a user's visit to the EQPay's site, and to direct pertinent marketing promotions to them.

Cookies

Cookies are small text files that are placed on your device by websites that you visit. When you visit the website again, the cookie allows that site to recognise your user preferences and other information. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site.

We use persistent cookies for the purpose of complying with government legislation.

Persistent cookies are cookies that can remain on a user's device for a period of time that may cover multiple sessions. They are activated each time that the user visits the website that created that particular cookie. You can delete these cookies using your browsers own Clear History function.

You can reset your browser to refuse all cookies or to indicate when a cookie is being sent. However, some website features or services may not function properly without cookies.

We will not use these cookies to store information such as account details or transaction history, or serve you advertisements.

How to Block Cookies

Most web browsers allow some control of most cookies through the browser settings. It is important to note however that if you block cookies from the EQPay site there are a number of functions that may not work and you will need to reset your preferences each time you log in.

To find out more about cookies visit www.allaboutcookies.org.

If you have any questions regarding Cookies you are more than welcome to contact us.

Linked Sites

The EQPay site contains links to other sites and you should note that on leaving EQPay's site and accessing linked sites you will be using a site not controlled by EQPay and you will not be subject to a separate privacy policy.

This privacy policy only relates to the information collected from EQPay's site.

For further information about privacy issues in Australia, visit the Australian Federal Privacy Commissioner's website at www.oaic.gov.au

If you have any further queries please contact us at any time to discuss any issues or concerns you have.