



Currency Select Payments & DCC Privacy Policy

You should read this Privacy Policy if you are an individual whose 'personal information' or 'credit related information' that a company within the Global Blue Group, including Currency Select Pty Ltd and Currency Select Gateway Services Pty Ltd (collectively "we", "us" or "our") collects. This Privacy Policy:

- provides information on how we manage your 'personal information', which is any information or an opinion about an identified or reasonably identifiable individual, or 'credit related information'; and
- provides information on certain matters relevant to individuals whose personal information or credit related information we may collect, hold, use and disclose from time to time.

We recognise that our customers are concerned about the privacy of their personal information. Your privacy is important to us.

1. What types of personal information or credit information will we collect and hold about you?

In order for us to provide you with our services and products we may collect personal information such as:

- (a) your name, date of birth, business and personal address, email address and telephone number;
- (b) any other information that may be required for payment or identification purposes such as driver's licence or passport; and/or
- (c) bank account or credit card / debit card or other payment card / digital wallet details.

The personal information that we collect depends on the products and services that are being provided or requested. If you do not provide us with the information asked, we may not be able to provide the products or services you have requested.

In addition, we may also collect and hold credit information such as publicly available information about an individual's creditworthiness, default information, repayment history information, payment information in relation to overdue payments and personal insolvency information. We may undertake a credit check (or similar) through a credit reporting body to assess your eligibility for particular products and services. In this situation, we may derive information about your eligibility to be provided with our products and services from information about you contained in the credit check.

2. How we collect your personal information and credit information

We collect personal information and credit information in a number of ways, including:

- (a) from you directly, such as when you provide the information by phone or email, in a Merchant Application Form or other application form, or Offer Letter;
- (b) from third parties such as our business partners that sell you our products or services, your authorised representatives, and providers of commercial credit-related information, such as for the purposes of administering the products and services that we provide to you; or
- (c) from publicly available sources of information such as telephone directories, corporate registries and websites.

3. How we hold, use and disclose your personal information and credit information

We may hold, use and disclose your personal information and credit information for any one or more of the following purposes, to:

- (a) verify your identity or transactions which you may enter into with us;
- (b) conduct background checks and KYC enquiries in accordance with regulatory requirements;
- (c) provide the products and services that you request;
- (d) provide you with financial statements, transaction data and reports;
- (e) administer and manage the provision of our products and services;
- (f) obtain support services for the purposes of providing products and services to you – such services may include debt collection, information technology arrangements, records management, regulatory monitoring and screening;
- (g) detect and prevent fraud and other risks to us and our customers;
- (h) comply with audit and other review requirements that apply under our commercial agreements;
- (i) respond to queries, complaints or to provide you with our general customer service;
- (j) comply with laws and regulatory requirements – various laws may expressly require us to collect your personal information or we may need to do so in order to be able to comply with other obligations under those laws. Such laws may include personal property laws and security interests laws (for example, to register and search for security interests) and taxation laws (for example, to comply with information requests issued by Government Authorities);
- (k) comply with any request made by a governmental authority in connection with legal proceedings or the prevention or detection of fraud and crime; and
- (l) comply with our risk management policies and procedures, including our security procedures.

We may also use and disclose your personal information to provide you with information about our products and services and those from other companies within the Global Blue Group that may be relevant to you. If you do not wish to receive such information you can unsubscribe at any time or you may contact us on the details provided below.

We may collect, hold, use and disclose your personal information and credit information for additional purposes related to the purposes listed above.

4. Persons to whom we may disclose your personal information and credit information

We may disclose your personal information and credit information to the following persons:

- (a) card scheme operators and other card scheme participants;
- (b) service providers, information providers, advisers, agents and business referrers;
- (c) our accountants, auditors or lawyers;
- (d) Courts, tribunals, government and regulatory agencies, bodies and police;
- (e) third parties that act on your behalf or anyone else you authorise us to disclose information to, from time to time;
- (f) companies in the Global Blue Group some of which may be located outside of the country where your personal data was collected; and
- (g) other persons and entities as permitted under the applicable data protection laws.

5. Quality and accuracy of your personal information

We aim to ensure that personal information we hold about you is accurate, complete and up-to-date. If you believe that this is not the case in relation to any personal information we hold about you, you have the right to request that we correct your personal information. If you would like to request correction of your personal information you may use the contact details set out below. We may also regularly ask you to review, confirm and advise us of changes to your personal information.

6. Storage and security of personal information and credit information

We are committed to keeping secure the personal information you have provided to us or the credit information we may have collected.

We store personal information and credit information in a combination of computer storage facilities, locked and restricted paper-based files. We will take all reasonable steps to protect personal information and credit information from loss, misuse, interference, unauthorised access, modification or disclosure.

We will not keep your personal information or credit information for longer than necessary, and where we no longer need your personal information or credit information, we will take reasonable steps to destroy or de-identify it.

7. Access to your personal information and credit information

You may request access to the personal information and/or credit information that we hold about you using the contact details set out below. Subject to the limited circumstances set out below, we will endeavour to process your request in a reasonable time. In order for us to process your request, we will need to verify your identity.

If we refuse you access to your personal information and/or credit information, we will provide you with an explanation for that refusal. These reasons may include:

- (a) where providing access will provide a serious threat to life or health of any individual or pose an unreasonable impact on the privacy of other individuals;
- (b) the request for access is frivolous or vexatious;
- (c) the information relates to legal proceedings between us and you;
- (d) the information would reveal our commercially-sensitive decision-making process; or
- (e) we are prevented by law from disclosing the information or providing access.

8. How a privacy complaint may be made

If you wish to make a complaint about the way in which we have handled your personal information and/or credit information, please contact our Privacy Officer using the contact details set out below and we will make every effort to resolve your complaint internally.

If we do not resolve the complaint to your satisfaction, you may apply to the appropriate regulatory authority in your country to have your complaint investigated. In Australia, for more information on how you may lodge a complaint with the Office of the Australian Information Commissioner, please contact the Commissioner's hotline service on 1300 363 992 or visit their website on www.oaic.gov.au.

9. Changes to this Policy

We may make changes to this Privacy Policy from time to time for any reason including the introduction of new legislation. Any changes will be updated regularly through brochures and/or our website.

10. Contacting us

In Australia, you may call Currency Select Pty Ltd and/or Currency Select Gateway Services Pty Ltd on: 1800 767 338 or +61 2 9195 1790 or send an email to: dcc-compliance@currencyselect.com.

Currency Select Pty Ltd and Currency Select Gateway Services Pty Ltd are part of the Global Blue Group. Our head office and data controller is Global Blue S.A, based in Switzerland. You can also contact us at privacy@globalblue.com or Global Blue, P.O Box 363, 81000 Bratislava, Slovakia.