BEO GROUP

AUSTRALIA

Privacy Policy

Effective 03 September 2026
Version 3.1

www.beo.com.au

Privacy Policy

BEO Group

This Policy applies to BEO Group and encompasses the following:

BEO-Export Australia Pty Ltd (ACN 074 232 830)

BEO-Travel Pty Ltd (ACN 103 078 342)

BEO-Finance Pty Ltd (ACN 109 603 483) and

BEO-Media Pty Ltd (referred to as ‘we’, ‘our’, ‘us’)

and covers all operations and functions of the group of companies.

This policy describes the way we collect, use, store and disclose your personal information.

Please review this Privacy Policy prior to registering with us.

Once you register with us or ask us to provide you with any of our products or services, you agree that we may handle your information in accordance with this 2026 Privacy Policy.

Examples of personal information include, but are not limited to, your name, date of birth, address, contact details, and bank account details.

BEO Group takes your privacy seriously and handles your information in line with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

Because we transfer money internationally, we're also regulated by AUSTRAC under Australia's anti-money laundering and counter-terrorism financing laws. This means some of the information we collect, and how long we keep it, is required by law rather than optional -we'll explain where that applies below.

What information do we collect?

Depending on the service you use, we may collect:

- your name, contact details and date of birth;
- your occupation, and where relevant the source of your funds;
- copies of your ID documents (such as your passport or driver's licence) and the ID you use to send or receive funds;
- details of your transactions, including amounts, and delivery/payment instructions;
- your banking details and, where relevant, your credit history; and
- technical information from our website, such as your IP address and device details.

If you don't provide the information we ask for, we may not be able to process your transaction or provide our services -this is because we're legally required to verify who our customers are.

How do we collect it?

Usually directly from you -through forms, over the phone, by email, or in person at one of our branches.

We may also collect information from identity verification providers, financial institutions, referrers, and (where relevant) government watchlists used for standard sanctions and compliance checks.

Why do we collect and use it?

We use your information to:

- process your money transfers, travel bookings, banking referrals or real estate assistance;
- verify your identity, as required by anti-money laundering law;
- respond to your enquiries and resolve any complaints;
- let you know about offers or services that may interest you (you can opt out any time -see below); and
- meet our legal and regulatory obligations, including reporting certain transactions to AUSTRAC.

Who do we share it with?

We only share your information where necessary to provide our services or where the law requires it, including with:

- our related BEO companies;
- banks, post offices and other financial institutions involved in transferring your funds, including partners in the countries you're sending money to or from;
- identity verification providers;
- real estate agents, vendors or purchasers, if you're buying property overseas through us;
- our IT and service providers, who are contractually required to protect your information; and
- AUSTRAC, regulators, law enforcement or courts, where we're required or permitted by law.

We never sell your information, and we don't share it with other businesses so they can market to you directly.

Sending information overseas

Because we transfer money internationally, we'll usually need to send some of your information to recipients or financial institutions overseas as part of completing your transfer. Before we do, we take reasonable steps to make sure your information is properly protected, and we remain responsible for how it's handled.

Automated decision-making

We do not currently use automated systems to make decisions about you without human involvement. If we introduce this, we'll explain here what information is used and what kinds of decisions are involved, before it applies to you -to be confirmed and finalised with BEO before publication, ahead of new transparency rules commencing 10 December 2026.

Keeping your information secure

We store your information securely, using measures such as restricted system access, encryption, and regular monitoring for unauthorised access. Paper records are kept in secure areas. We regularly review our security practices to keep pace with new risks.

If something goes wrong

If we become aware of a data breach that's likely to cause you serious harm, we'll investigate promptly, take steps to contain it, and -where required -notify both you and the Office of the Australian Information Commissioner (OAIC), along with guidance on what you can do to protect yourself.

How long do we keep your information?

We keep your information only as long as we need it.

Because we're regulated by AUSTRAC, we're required to keep identification and transaction records for at least 7 years, even after our relationship with you ends. Other information is deleted or de-identified once it's no longer needed.

Marketing

We may send you marketing about our services from time to time.

You can opt out at any time by using the unsubscribe link in our emails, or by contacting us using the details below -we'll action your request within a reasonable time and won't charge you for it.

Accessing or correcting your information

You can ask us for a copy of the personal information we hold about you, or ask us to correct it if it's wrong, by contacting our Privacy Officer below.

We'll usually respond within 30 days.

We won't charge you to correct your information, though a reasonable fee may apply for providing access to it.

If we can't give you access, we'll explain why and how you can complain about that decision.

Making a complaint

If you're unhappy with how we've handled your personal information, please contact our Privacy Officer first -we aim to respond within 30 days.

If you're not satisfied with our response, you can complain to the OAIC:

- online at www.oaic.gov.au;
- by email at oaicintake@oaic.gov.au (complaints to the OAIC must be made in writing);
- by phone on 1300 363 992 for general help; or
- by post to Director of Complaints, Office of the Australian Information Commissioner, GPO Box 5288, Sydney NSW 2001.

Changes to this Policy

We may update this Policy from time to time to reflect changes in the law or our business.

The latest version will always be available on our website, and we'll let you know directly if a change significantly affects you.

Contact us

If you have any questions about this Policy or how we handle your information, please contact our Privacy Officer:

- Phone: 02 8781 1950
- Email: darko@beo.com.au
- Post: Privacy Officer, PO Box 932, Liverpool BC NSW 1871
- In person: Shop 2 Liverpool Plaza, 165/191 Macquarie St, Liverpool NSW 2170

This Privacy Policy was last updated on 03. September 2026