BEO GROUP

AUSTRALIA

Data Protection and Data Privacy Policy

25.08.2026
Version 5.2

www.**beo**.com.au

Data Protection and Data Privacy Policy

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 Data 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 Data Privacy Policy.

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

Privacy Obligations

We are bound by the Privacy Act 1988 (Privacy Act) including the Australian Privacy Principles (APPs) and recognise the importance of ensuring the confidentiality and security of your personal information.

We are subject to the Privacy Act and the APPs, which set out how organisations should collect, use and store personal information about their customers.

"Personal information" is defined as information or an opinion (including information or an opinion forming part of a database), whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion.

We update our Data Privacy Policy periodically and encourage you to check our website regularly for any updates.

Our website has links to other websites, which are provided for your convenience.

Please note that we are not responsible for the data privacy policies of those websites.

The Information We Collect

Whenever it is reasonable and practicable to do so, we collect information about you directly from you.

In some cases, your personal information may be provided to us by third parties such as your family members, agents, or friends. If you are asked to provide information about others, you must ensure that you have their consent or are otherwise entitled to provide this information to us.

We may also collect information that we request from you regarding your use of our service or that we collect automatically about your visit to our sites, including technical identifiers such as your IP address, device identifiers, and cookies.

Please provide to us current and accurate information so that we can provide our services to you.

We Use and Disclose Your Information for the Following Purposes:

Registration and Administration

We collect your information to enable you to register with us.

Once you have an account with us, we will use your details to contact you and to reply to any queries or requests.

We may use your information in the administration of your account, which includes us contacting you to update your account details (this assists us with keeping our records as up to date as possible) or in order to notify you of changes or improvements to our products or services that may affect our service to you.

Our Products and Services

We use your information to supply our products and services to you and to meet our contractual obligations to you.

If you provide information that is incomplete or inaccurate, we may not be able to provide the financial product or service or information to you.

Direct Marketing

You consent to us directly marketing our products and service offerings to you and we will confirm this with an opt-in option being provided to you when you open an account with us.

You may withdraw your consent and opt out at any time by making a request to us not to receive direct marketing communications from us or any company we may approve.

We restrict the disclosure of an individual's details to only those organisations and individuals that we feel you would reasonably expect to receive direct marketing material from.

Third parties to which we provide personal information will only use it for the purposes for which it is collected or otherwise as permitted by law.

You consent to us providing personal information about you to:

- commercial companies that have genuine and relevant product or service to inform you of, and to whom you would reasonably expect us to disclose information as part of our service offering to you;
- organisations involved in distribution or administration for and on behalf of us or related bodies corporate; and
- as otherwise permitted or required by law.

Without limiting the above, we may market our services to you through social media platforms using information you provide to us when you interact on our website or sign up for our services.

BEO Group does not use automated systems to support functions such as identity verification, transaction screening, and fraud and financial-crime risk scoring.

BEO Group reserves the right to decline a transaction, refuse or terminate service, or refer a matter for an additional review - and the categories of personal information used by that system.

Clients may contact the Privacy Officer for further information about how these systems are used.

Meeting Regulatory Requirements

We also collect your personal information to satisfy our regulatory obligations under applicable laws and rules, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) ("AML/CTF Act") and the Anti-Money Laundering and Counter-Terrorism Financing Rules.

In some cases, your information may be disclosed where required or authorised by law, for example, to government and regulatory authorities (including AUSTRAC) or in emergency situations and when assisting in lawful enforcement.

Data Protection

The parties agree that BEO Group is a Processor of Personal Data and that each party will comply with applicable Data Protection Laws.

BEO Group will process the Personal Data (being sender, recipient, and transaction detail, including financial information) only to the extent necessary to perform its obligations and in accordance with the documented instructions of the Client.

BEO Group has, always, appropriate technical and organisational measures to secure the Personal Data, about its accidental or unlawful destruction, loss, alteration, unauthorised access or disclosure.

BEO Group relies on the instructions from the Client to deliver the Payment Services.

BEO Group will, on the instructions of the Client, transfer certain Personal Data received from the Client to other banks and clearing networks which may be based outside of Australia, to complete a payment transaction.

BEO Group will promptly inform the Client of any known material breach or default by BEO Group of the provisions of this Data Protection section, including protection from misuse, interference, and loss, and from unauthorised access, modification, and disclosure.

Information Security and Storage

Client information is stored in databases shared by the BEO Group situated within Australia and equivalent jurisdictions.

We use secure servers to store your information and ensure proper data storage.

Your information is kept encrypted for safety measures.

We take all reasonable measures to protect personal information that we hold from misuse, loss, unauthorised access, modification, or disclosure.

If you provide paper-based documentation, we may retain the paper documents in addition to saving copies in an electronic format.

Transmission of data on the internet can never be ultimately secure.

We do not and cannot guarantee security of information collected electronically or transmitted; however, we take all necessary steps to provide the best security available.

As a result of our inability to guarantee safety, you are submitting information to us at your own risk.

Transborder Data Flows and Storage

In addition to sharing your information with BEO Group, we may store your data using overseas cloud storage products as well as other overseas information technology products and services, where we reasonably believe that the overseas recipient is subject to laws that protect the information in a substantially similar way to the Australian Privacy Principles.

We will take reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles in relation to the information.

We will only transfer personal information outside Australia to a third-party recipient if the recipient of the information agrees (or is compelled) to comply with privacy policies that are in accordance with (or are more stringent than) the Australian Privacy Principles.

Information Quality

BEO Group will take reasonable steps to ensure that the personal information it collects, uses, or discloses is accurate, complete, and up to date.

Access to Personal Information

You may contact us to request access to personal information that we hold about you and may notify us of any corrections which need to be made.

Personal information provided by you can be updated by you if the information provided is incorrect or out of date.

BEO Group may deny access to information in certain circumstances as permitted by law.

For example, there are exemptions specified in the APPs where access may be denied.

If this is the case, we will provide you with the reason for our decision.

If a BEO Group client wants to gain access to or correct any of the personal information held by BEO Group about that client, or if further information on how BEO Group handles personal information is required, please contact the Privacy Officer below.

Sensitive Information

BEO Group will not collect sensitive information unless the individual client has consented, it is required by law, or in other special specified circumstances, for example relating to individual or public health or safety.

Data Breach Notification

If BEO Group experiences a data breach that is likely to result in serious harm to an individual whose personal information is involved, we will notify affected individuals and the OAIC in accordance with the Notifiable Data Breaches scheme under Part IIIC of the Privacy Act.

We will take reasonable steps to contain the breach, assess the harm, and prevent recurrence.

Serious Invasions of Privacy

Individuals now have a personal right of action to sue where their privacy has been seriously invaded- for example, by intrusion upon their seclusion or misuse of their information - in circumstances involving intentional or reckless conduct.

BEO Group's Australia's handling of personal information is designed to meet this higher standard, in addition to our obligations under the Privacy Act and the APPs.

AML/CTF Compliance

We also collect and retain personal information to satisfy our regulatory obligations under the AML/CTF Act, the AML/CTF Rules, and AUSTRAC's reporting requirements.

Personal information collected for AML/CTF purposes is handled in accordance with this Privacy Policy and is retained for the periods required under the AML/CTF Act, which may be longer than the retention periods that would otherwise apply under our general information-handling practices. Where our obligations under the AML/CTF Act require us to retain, use, or disclose information in a manner that differs from a client's request under this Policy (for example, an erasure request), our AML/CTF obligations take precedence to the extent of any inconsistency, as permitted by the Privacy Act.

In some cases, your information may be disclosed where required or authorised by law, for example, to government and regulatory authorities or in emergency situations and when assisting in lawful enforcement.

Complaints

If you have a complaint about how we have handled your personal information, please contact our Privacy Officer using the details below.

We will investigate your complaint and respond within a reasonable time.

If you are not satisfied with our response, you may lodge a complaint with the OAIC at www.oaic.gov.au.

Contact Us

If you wish to access or correct your personal information or make a complaint in relation to your privacy, please contact BEO Group at:

Privacy Officer

Office: Beo-Export

T: 02 8781 1950

E: info@beoexport.com