



DATA PROTECTION AND PRIVACY POLICY

At BEO-Export Australia we respect the privacy of your personal information and are committed to complying with the Australian Privacy Principles ("APPs"). 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 Privacy Policy. Examples of personal information include, but is not limited to, your name, date of birth, address, contact details, and bank account details.

Privacy Obligations

BEO-Export Australia takes its privacy obligations very seriously and wishes to ensure that your personal information is dealt with in accordance with the Privacy Act 1988 (Cth) ("Privacy Act") and this privacy policy.

Our Privacy Policy describes the way we collect, use, store and disclose 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 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 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.

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 in order 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 in order 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 (by email) 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 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. We may pass information such as your email address onto third parties, such as Facebook, for this purpose. Please contact us if you do not want to receive these sorts of adverts by emailing [**info@beo.com.au**](mailto:info@beo.com.au)

MEET REGULATORY REQUIREMENTS

We also collect your personal information in order to satisfy our regulatory obligations under applicable laws and rules, such as those relating to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF 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.

DATA PROTECTION

The parties agree that BEO-Export Australia is Processor of Personal Data and that each party will comply with the Data Protection Laws.

BEO-Export Australia 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 Client.

BEO-Export Australia has, at all times, appropriate technical and organisational measures to secure the Personal Data, with particular regard to its accidental or unlawful destruction, loss, alteration, unauthorised access or disclosure.

BEO-Export Australia relies on the instructions from Client to deliver the Payment Services.

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

BEO-Export Australia will promptly inform Client of any known material breach or default by BEO-Export Australia of the provisions of Data Protection 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-Export Australia group (being Beo-Export Australia Pty Ltd and its related bodies corporate) situated within Australia and equivalent jurisdictions. Beo-Export Australia may also disclose your information to companies that are part of the Beo-Export Australia corporate family which may be located overseas (in which case your personal information will remain confidential and the purpose for which the information is collected and used will not change).

We use secure servers in order 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 the Beo-Export Australia corporate family, 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-Export Australia 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-Export Australia may deny access to information in certain circumstances as permitted by law. For example, there are exemptions as 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-Export Australia client wants to gain access to or correct any of the personal information held by Beo-Export Australia about that client, or if further information on how Beo-Export Australia handles personal information is required, please contact the privacy officer below.

SENSITIVE INFORMATION

Beo-Export Australia 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.

CONTACT US

If you wish to access or correct your personal information or make a complaint in relation to your privacy, please contact Beo-Export Australia at:

Privacy Officer
Beo-Export Australia
PO BOX 932
LIVERPOOL BC 1871