

Privacy Policy

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Red Rate Pty Ltd (ABN 45 158 863 739), its subsidiaries and affiliates respect the confidentiality of information and the privacy of individuals. We are committed to ensuring the privacy of your information and complying with the Australian Privacy Principles (APPs) in the *Privacy Act 1988* (Cth) ("**Privacy Act**").

Any reference to "**Red Rate**", "**we**", "**us**" or "**our**" in this Privacy Policy refers to Red Rate Pty Ltd. Red Rate is an Australian based foreign exchange service company (AUSTRAC Registration Number: AFF100303857-001).

Any reference to "**Website**" in this Privacy Policy refers to the website www.redrate.com.au.

This Privacy Policy outlines our policy on when we collect information, what information we collect, how we collect and protect it, how we do with it and how you access and update it. It forms part of our Terms of Use. By using our website or our services or by giving us your information, you are agreeing for us to process it in the manners described here.

What information do we collect and hold?

For the purpose of complying with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and other subordinate instruments ("**AML/CTF Laws**"), we collect the following information from you:

- Your identity information, including your name, gender, date of birth, nationality, email address, residential address, contact numbers (telephone, mobile, fax), bank account details, identification and verification information.
- Corporate client's information, including business registration document and personal information of individuals who ultimately own or control the business.
- Any additional document / information you provide to Red Rate online, by email, by WeChat, by telephone, by WhatsApp or otherwise to our representatives.
- Transaction information / documents which are generated during the course of utilising our services.
- Any other information (including proof of source of funds, purpose of obtaining foreign exchange, etc.) that is required under the AML/CTF Laws.

How to collect?

We may collect your information from you, when you:

- access or use our Website
- talk to our representatives by phone or in store across Australia
- complete an application, order form or a contract
- conduct transactions using our services
- send information in emails, WeChat, message, WhatsApp or correspondence to us
- during conversations between you and Red Rate representatives
- subscribe to Red Rate newsletter

Generally, we endeavour to obtain information directly from the person or organisation concerned. If it is not practical, we may collect information from third parties, including from publicly available sources. We will take reasonable steps to inform you if the information is collected about you from third parties.

If you visit any of our offices or premises, we may have CCTV which will record your image and/or conversations. The images and/or conversations may be recorded without any further notice or warning. These recordings are our sole property.

What do we do with this information?

We keep your information safely and use it to give you the best services. We need to collect personal information so that we can provide our products and services or undertake transactions with you. We may not be able to provide you our products or services or undertake transactions with you if we do not collect required information from you pursuant to AML/CTF laws.

Using your information:

We only use your information to give you the best possible service, which comes down to communicating with you, managing your case and marketing our services to you. This includes:

- providing information or advice to you
- providing our services and products to you
- undertaking business processes and transactions
- administering your accounts
- identifying you to make sure we are communicating with the right person
- processing your enquiries
- monitoring, developing and improving the quality of our services
- complying with any law, rule, regulation (such as the AML/CTF Laws in Australia)

Storing your information:

Your information is securely stored in our Australian office and only accessible by our staff and businesses we work with.

Please be aware that under the relevant AML/CTF Laws, we are obliged to retain your information relating to personal identity for seven (7) years. Subject to any legislative requirements, we will destroy, erase or make anonymous your personal information when it is no longer needed.

Sharing your information:

We will share your information with third parties that we work with for them to collect, process and use your information. This include:

- our contractors or service providers for the purposes of providing services or products to you
- any government regulatory bodies to satisfy its regulatory obligations under the AML/CTF Laws
- credit reporting bodies if you are our customer for the purpose of identifying you, in which case the information will be limited to your identity particulars, including your name, gender, address, date of birth, name of employer and driver's license number
- the prospective seller or buyer of our business assets in the event that we sell or buy any business or assets
- our related bodies corporate

Please be assured that we will never sell your information or give it away for free. However, we will comply if your information is asked by the government as required by the Privacy Act, any other laws or a court/tribunal order.

How do you access and update your information?

If you wish to access the personal information that we hold about you, please send your request in writing to the contact details set out below. In your request, please verify your

identity and specify what information you require. We will respond to your request within a reasonable period of time.

There may be circumstances that preclude Red Rate from granting you access to some or all of your personal information. These include:

- the release of information may impact on the privacy of other individuals or organisations
- the information is subject to solicitor-client or litigation privilege
- we are prohibited by law from granting you access
- the release of information could reasonably be expected to threaten the safety, physical or mental health or life of an individual
- the information is commercially sensitive evaluative information

If you believe the personal information about you is inaccurate, out of date, incomplete or misleading, please contact us in writing using the contact details set out below.

Cookies

We use software like cookies to facilitate the services we provide on our Websites. The cookies will provide us with information on where you are from, when you visit or return, how you use our Websites and how we can help you. These help us personalise our service to you.

Cookies are text files automatically stored on your computer or mobile device's drive. They can be disabled or deleted at any time through your browser preferences.

EU General Data Protection Regulation

In accordance with the new data protection requirements in the European Union General Data Protection Regulation which apply from 25 May 2018, we provide additional measures, unless inconsistent with Australian Law, if you are located in the European Union or an EU third party is involved.

Contact us

If you have any questions, comments or complaints, please contact us by:

- email: info@redrate.com.au, or
- write to us at:
Level 36, 201 Elizabeth Street, Sydney NSW 2000

Changes to this Privacy Policy

We may change this Privacy Policy from time to time, we encourage you to review this page for the latest information.