BACKGROUND
This is the privacy policy of Rêv Australia Pty Ltd
ABN 91 117 378 953 Australian Financial Services
licence 401610, referred to in this privacy policy as “Rêv”,
“we,” “us” and “our”.
This privacy policy replaces all of our previous versions,
which were last published in 2013. We recognise the
importance of protecting your personal information. We
also believe it is important that you know how we treat the
personal information we receive from you.
In dealing with your personal information, we are bound
to comply with the Privacy Act 1988 (the “Act”). We will
protect your personal information in accordance with the Australian
Privacy Principles which govern how we collect, use, hold
and disclose your personal information, as well as ensuring the
quality and security of your personal information.
WHAT IS PERSONAL INFORMATION?
In this privacy policy, “personal information” has the
meaning given by the Privacy Act 1988. It means
information or an opinion (whether true or not) and
whether recorded in a material form or not about an
individual whose identity is apparent or can be reasonably
ascertained. Personal information can include your name,
address, contact details and date of birth, which you
provide to us when you request one of our products or
services. We are legally required to confirm the identities
of our customers and may therefore share personal
information with independent third parties, to assist us in
the verification process.
WHY DO WE COLLECT PERSONAL
INFORMATION?
We may need to collect your personal information if it is
relevant to our business relationship with you or a service
or product that we are providing, or are involved in
providing, to you.
The main reasons we may need to collect your personal
information are to:
• find out whether you are eligible for a financial product
or service; and
• provide a financial product or service to you; and
• undertake activities in relation to the provision of a financial
product or service that we are undertaking on behalf of
someone else (such as the issuer of a financial product
that we are arranging, if we are not the issuer); and
• process or arrange for the processing of transactions
relating to a financial product; and
• verify your identity and satisfy our obligations under
the Anti-Money Laundering and Counter-Terrorism
Financing Act 2006; and
• assist you if you have an enquiry, problem or complaint; and
• undertake research, training, product development and
marketing; and
• carry out other purposes required or authorised by law.
DO WE COLLECT SENSITIVE INFORMATION?
We do not generally collect sensitive information about
individuals unless required by law.
“Sensitive information” is defined in the Privacy Act
1988 and includes information about race, political or
religious beliefs, sexual preferences, criminal convictions
and health information.
We do not use or share sensitive information for any
purpose or disclose it to any person other than in
accordance with the terms of any consent that you
provide to us or where we are required or authorised by
law (including under the National Privacy Principles in the
Privacy Act 1988) to do so.
HOW DO WE COLLECT PERSONAL
INFORMATION?
Whenever it is reasonable and practicable to do so, we
collect personal information about you directly from you.
Occasionally, we may receive information about you from
third parties, but if we do so we will use reasonable steps
to inform you of who we are, the reason we are collecting
your personal information and the consequences if we do
not receive that personal information. We may also collect
information from you electronically, when you visit our
website or access your secure Account Centre to conduct
transactions and view account details. For example, when
consumers visit our website, they may do so anonymously.
We aggregate these visits to determine information such
as the date and time of visits; which pages are viewed;
how users navigate through our website; and IP addresses.
When you enter your secure Account Centre, we may
collect transaction and personal information necessary
to load your account, make purchases and conduct
account maintenance.
If you contact us by phone, we may monitor or record
phone calls for the purposes of the following. Recordings
are securely stored electronically, in order to:
• making a record of what was said during the phone call; and
• staff training.
USE AND DISCLOSURE OF PERSONAL
INFORMATION
We will only use your personal information for the reasons
we collected it or for purposes set out in this policy. We
make reasonable efforts to ensure that the information
we collect, share and store is accurate and up to date.
Parties to whom we might disclose your personal
information include:
• parties involved in the provision of a financial
product or service to you – for example, product
issuers, authorised representatives, our agents
and representatives, card issuers, printers, postal
services, card scheme operators (such as Visa and
Mastercard), our complaints resolution scheme (if
before 1 November 2018, the Financial Ombudsman
Service or if on or after 1 November 2018, the
Australian Financial Complaints Authority) and other
suppliers of goods or services to us; and
• our and your advisers, consultants and representatives
(such as lawyers, accountants, auditors, financial
advisers, debt collectors, attorneys, trustees and
personal representatives); and
• parties involved in card and payments systems –
for example, merchants, financial institutions and
payments facilitators.
In addition, personal information may be shared between other entities in the group of related companies which includes Rêv and Rêv Worldwide, Inc. (our U.S. parent corporation) but where this occurs the principles contained in this policy will continue to apply to it. We may use personal information to send you information about other products and services which may be of interest to you, but we respect your right to ask us not to do this. If you no longer wish to receive marketing communications from us, you should contact our Privacy Officer and we will ensure that they stop.

We may also disclose your personal information to third parties if:

- we are required by law or believe that we are required by law to disclose your personal information to a regulator or law enforcement agency in Australia or overseas – examples of regulators or agencies in Australia are the Australian Taxation Office (ATO), the Australian Transaction Reports and Analysis Centre (AUSTRAC) and the courts; or
- a crime or fraud is committed or suspected and it is in the public interest for us to disclose your personal information; or
- you have consented (either expressly or by inference from your conduct or the circumstances) to the disclosure.

We may send your personal information to our affiliate companies and external service providers outside Australia unless the law says we can’t, but we will only do so if we are satisfied that the recipient of your personal information has adequate data protection arrangements as set forth by the Privacy Principles. This includes Rêv Worldwide, Inc. in the United States, call centre services in the US, New Zealand and the Philippines and if applicable, international parties required to process your international transactions. Circumstances in which we might send your personal information outside Australia include if:

- you request or consent to our doing so; or
- we have a contractor overseas who needs your personal information in order to carry out the function for which they are contracted; or
- it is necessary for the purpose of a transaction.

Any other use or disclosure we make of your personal information will only be as required by law or permitted by the Privacy Act 1988.

You can contact us without identifying yourself or by using a pseudonym, however, we will only be able to give you general product information, that is readily available on our product website(s). For your protection, we require that you provide and confirm certain personal information in order for us to discuss your transaction history or make changes to your account.

We will not sell your personal information to other organisations.

**DATA QUALITY AND SECURITY**

Much of the information we hold about you is stored electronically in secure data centres located in Australia and the United States. These data centres may be owned by us or external service providers. In either case, we employ a wide range of physical and electronic security measures to protect the security of the personal information we hold. For example, we will take all reasonable steps to:

- protect the information from misuse, loss or unauthorised access, modification or disclosure both physically and through computer security methods;
- limit access to information systems through identity and access management;
- require that employees be bound by internal information security policies to keep information secure;
- regularly monitor and review our compliance with internal policies and industry standards; best practice; and
- destroy or permanently de-identify the information if it is no longer needed for any purpose; or the Privacy Act retention time frames have been reached.

Although we take reasonable precautions to safeguard your personal information, because of the nature of the Internet, we cannot guarantee the safety of your personal information. Please contact us, if you become aware of any breach of security:

Phone: 1300 725 796
Email: privacyAU@rev.zendesk.com

**ACCESS TO AND CORRECTION OF YOUR PERSONAL INFORMATION**

You are entitled to ask us to supply you with any personal information that we hold about you and if applicable, request correction(s). You must submit your request(s) in writing to the appropriate address as below:

- **Privacy Officer**
  - Rêv Australia Pty Ltd
  - Reply Paid 86348, Australian Square, NSW 1215

We will investigate and if applicable, delete any incorrect information or correct any errors in any of your personal information that come to our notice. You must include your current contact information with your notice, in the event our representative(s) need to reach you with questions or concerns.

Once we have received your complaint, we will investigate and respond to you as soon as we can. We try to do this within 10 working days of receiving your complaint. If this is not possible, we will contact you and let you know when we will respond to your complaint. We take all privacy complaints seriously and will deal with your complaint fairly and promptly. If, however, you are not satisfied with our response or how we handled your complaint, you may escalate, in writing, to the Office of the Australian Information Commissioner at:

GPO Box 5218
Sydney NSW 1042
Phone: 1300 363 992
TTY: 1800 620 241
Email: privacy@privacy.gov.au

**ADDITIONAL INFORMATION ON PRIVACY**

For further information on Australian Privacy laws and how to file a formal inquiry or complaint, please visit the Australian Federal Privacy Commissioner’s web site at www.privacy.gov.au