

This is the privacy policy of YONDR Money Pty Ltd. In this document, "we" or "us" refers to YONDR, (ABN 11 625 732 569). Our registered office is [710 Collins St, Melbourne, 3000] Australia.

This is a notice to tell you our policy about all information that we record about you. It covers both information that could identify you and information that could not.

We are extremely committed to protecting your privacy and confidentiality. We understand that all users of our website and mobile app have the right to know that their data will not be used for any purpose unintended by them and will not accidentally fall into the hands of a third party. Our policy is both specific and strict. It complies with Australian law. If you think our policy falls short of your expectations or that we are failing to abide by our policy, do please tell us.

Except as set out below, we do not share, or sell, or disclose to a third party, any personally identifiable information collected via our website or mobile app.

Here is a list of the information we collect from you, which you have provided to us in some way either through our website or mobile app, and why it is necessary to collect it:

1. What kinds of personal information do we collect and hold?

When you sign up for our products and services, we collect information that is necessary to be able to provide you with those products or services. For instance, we will ask for identification information such as your name, address, driving license number and date of birth.

Yondr Money is required to collect certain personal information under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 rules, and other subordinate instruments (AML/CTF Laws).

We collect basic Identification and contact such as your name and contact details

- a) to provide you with the services which you request;
- b) for verifying your identity for security purposes;
- c) for marketing our services and products;
- d) information which does not identify any individual may be used in a general way by us or third parties, to provide class information, for example relating to demographics or usage of a particular page or service.

2. Why do we collect, hold, use and disclose personal information?

From time to time, Yondr uses and discloses personal information collected from you for the following purposes:

- a) the opening or continuation of your account maintained with us for the International Money Transfer and the maintenance or improvement of our business relationship and services provided to you;
- b) conducting credit checks and maintaining our credit assessments;
- c) designing services or related products for your use;

- d) marketing services, promotional materials, or other services or products for which Yondr may or may not be remunerated;
- e) determining the amount of indebtedness owed to or by you;
- f) enforcement of your obligations, including, without limitation, the collection of amounts outstanding from you;
- g) complying with the obligations, requirements or arrangements for disclosing and using data that apply to YONDR including:
 - i. any law binding or applying to Yondr existing currently and as may be amended, from time to time;
 - ii. any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers existing currently and in the future that apply to YONDR; or
 - iii. any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on YONDR by reason of YONDR's financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations; and/or
 - iv. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within our intragroup companies, subsidiaries, or affiliates, and any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities.

3. How do we collect personal information?

We collect most personal information directly from you through the use of the Yondr website and/or mobile app. Where you are a client of Yondr Money, Yondr may be subject to compliance with its obligations under the Act and may access third party electronic databases necessary to assist it to identify you and such databases could contain credit information.

Yondr Money may therefore collect information about you that it has obtained from businesses that provide information about the credit worthiness of individuals, including consumer credit reports from a credit reporting body. Sometimes we collect personal information about you from other people.

Yondr stores information within Australia using Microsoft Solutions and take reasonable measurements to keep the data safe.

4. Data use and Sharing

The information that you give us permission to capture will be uploaded and possibly stored on our secure servers and will be used to enhance your website and/or Yondr Money mobile application customer experience.

5. Who do we disclose your personal information to, and why?

Sometimes we may disclose your personal information to organisations outside the Yondr Money Group such as:

- a) to NIUM's contractors or service providers for the purposes of conducting its business and providing its services or products to you, including web hosting providers, IT systems administrators and payment processors;
- b) to Nium's intermediary banks in order to process certain transactions on your behalf, for example, by disclosing your name and address;
- c) to any partners, agents or intermediaries who are a necessary part of the provision of Yondr Money's products and services;
- d) to international intermediaries to complete your transactions;
- e) to credit reporting bodies if you are a client of Yondr Money for the purpose of identifying you, in which case the information will be limited to your identity particulars, including your name, sex, address, date of birth and drivers licence number;
- f) to any government regulatory bodies that normally require it or may request it.

6. Note on padlock symbols and other trust marks

Many companies offer certification and an icon or other small graphic to prove to site visitors that the site is safe. Some certify to a high level of safety. Others are more concerned to take our money than to provide a useful service. We do not handle information about your credit card so do not subscribe to any such service. However, we suggest you assess this notice to judge that we do take your privacy seriously.

7. Business and personal information

This includes all information given to us in the course of our business, such as information you give us in your capacity as our customer. We undertake to preserve the confidentiality of the information. We expect you to reciprocate this policy.

We are legally required to keep information which forms part of our business record for a minimum of six years. This will be used for taxation and/or other claims purposes.

8. Cookies

Cookies are small text files that are used through your web browser when you visit any website. They are widely used to make websites work, or work more efficiently, as well as to provide information to the owners of the site.

You can manually disable cookies at any time - check your browser's 'Help' to find out how. Although your browser software enables you to disable cookies, this will not affect your ability to view the site. We recommend that you allow the use of cookies in order to take advantage of

the features of our website that rely on their use. You can still use this website even if you choose to disable cookies.

Here are the ways we use cookies:

- a) to record whether you have accepted the use of cookies on our web or not. If not accepted our website may not work properly.
- b) to allow essential parts of our website to operate for you.
- c) to operate our content management system.
- d) to operate the online notification form - the form that you used to contact us for any reason. This cookie is set on your arrival at our website and deleted when you close your browser.
- e) to enhance security on our contact form. It is set for use only through the contact form. This cookie is deleted when you close your browser.
- f) to collect information about how visitors use our site. We use the information to improve your experience of our site and enable us to increase sales. This cookie collects information in an anonymous form, including the number of visitors to the site, where visitors have come to the site from, and the pages they visited.
- g) to store your personal information so that you do not have to provide it afresh when you visit the site next time. This cookie will last for 30 days.

9. Sending a message to our support system

When you send a message, we collect the data you have given to us in that message in order to obtain confirmation that you are entitled to receive the information and to provide to you the information you need. We record your request and our reply in order to increase the efficiency of our business / organisation. We do not keep any personally identifiable information associated with your message, such as your name or email address.

10. Marketing information

With your permission we pass your email address and name to selected associates whom we consider may provide services or products you would find useful. You may opt out of this service at any time by getting in contact with us.

11. Disclosure to Government and their agencies

We are subject to the law like everyone else. We may be required to give information to legal authorities if they so request or if they have the proper authorisation such as a search warrant or court order.

12. Accessing and modifying information

At any time, you may review or update the personally identifiable information that we hold about you, by contacting us on the details listed at “Contact us.” To better safeguard your information, we will also take reasonable steps to verify your identity before granting access or making corrections to your information.

13. Compliance with the law

This confidentiality policy has been compiled to comply with the law of every jurisdiction in which we aim to do business. If you think it fails to satisfy the law of your country, we should like to hear from you, but ultimately it is your choice whether you wish to use our website or mobile app.

14. Removal of your information

If you wish us to remove personally identifiable information from our database, you may contact us on the details listed on the contact page. To better safeguard your information, we will also take reasonable steps to verify your identity before granting access or making corrections to your information.

15. Resolving your privacy concerns and complaints

If you are concerned about how your personal information is being handled or if you would like to make a complaint, please contact us on the details listed at “Contact us”.

If you are unhappy with our response, there are other bodies you can go to: The Financial Ombudsman Service (FOS) can consider most complaints about your credit information involving providers of financial services. FOS can be contacted at:

Financial Ombudsman Service GPO Box 3
Melbourne VIC 3001
Phone: 1300 78 08 08 www.fos.org.au

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your credit information. The Commissioner can be contacted at:

GPO Box 5218 Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au www.oaic.gov.au

16. Change in Privacy Policy

As we plan to ensure our privacy policy remains current, this policy is subject to change. Please return periodically to review our privacy policy.

If you have any questions regarding the privacy policy, please contact us by filling the [form](#).

17. Contact us

You can contact us by writing to us at support@yondr.money

Our Privacy Officer can also be contacted in relation to privacy concerns by writing to privacy@yondr.money