

TaxiPay Visa Prepaid Card – Privacy Policy

We consider the protection and maintenance of your personal information to be of the utmost importance. We take very seriously the ongoing trust that you place in us to protect your personal information. When handling your personal information, we are bound and committed to complying with the **Australian Privacy Principles** in the **Privacy Act 1988**.

This Privacy Policy outlines how we deal with your personal information as well as our legal obligations and rights as to that information.

Personal Information

Personal information is information that may identify you or by which your identity may be reasonably determined. Such personal information may include your name, address, contact details, date of birth, driver's licence, and mobile number.

Why We Need Your Personal Information

We will only ask for personal information relevant to our business relationship with you.

The main reasons why we seek personal information are:

- To check your eligibility for, and to provide you with, the TaxiPay Visa Prepaid Card and related services.
- To verify your identity and undertake customer due diligence.
- To assist you with your inquiries or concerns.
- For any other purpose required or authorised by law.

We may also collect your personal information because we are obliged to under the **Financial Transaction Reports Act 1988** and the **Anti-Money Laundering and Counter-Terrorism Financing Act 2006**. These laws require us to check your identity (e.g., passport, birth certificate, driver's licence).

How We Collect Information

We collect most personal information directly from you. This may happen when you apply for a card, request a replacement, deal with us over the phone, send us correspondence, or use our website/app.

We may also monitor and/or record calls for staff training and verification purposes.

Our website does not use cookies to identify or monitor visitors.

How We Store Your Personal Information

We store your personal information in secure ways including:

- Computer systems and encrypted databases.
 - Secure hard-copy or paper files.
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Disclosure of Personal Information

We may disclose your personal information to third parties where necessary to provide our services or where required or authorised by law. Third parties may include:

- Parties involved in providing, managing, or administering your card and related services (payment processors, suppliers, postal services, legal, audit, and tax advisers).
- Alliance partners where you hold a co-branded or fully branded TaxiPay Visa Prepaid Card.
- Parties involved in the payments system such as financial institutions, merchants, and payment organisations.
- Regulators and enforcement bodies including ASIC, ATO, AUSTRAC, Centrelink, or the Courts.

Some disclosures may occur overseas where functions are outsourced. We will not transfer personal information outside Australia unless authorised by law and we are satisfied that the recipient has adequate data protection arrangements in place.

How We Protect Personal Information

We take all reasonable precautions to protect your personal information, whether stored electronically or in hard copy, from loss, misuse, unauthorised access, or disclosure. This includes:

- Firewalls, encryption, and password-protected access.
- Confidentiality obligations for employees and third parties.
- Secure premises for paper records.
- Secure environments for face-to-face discussions.

If personal information is no longer required, we will securely destroy or de-identify it, subject to legal obligations.

Website and Online Security

When you access your TaxiPay Visa Prepaid Card account online, your personal information is transmitted via a secure server with encryption technology. Stored personal information is protected by firewalls and secure sign-in processes.

While we maintain the highest levels of security technology, no transmission over the internet can be guaranteed fully secure. We encourage you to keep your passwords confidential and ensure you log out properly when finished.

Accessing Your Personal Information

You may request access to your personal information at any time by contacting us. We may charge a fee if retrieving archived information.

We cannot provide access if prevented by law or if it would reveal another person's personal information.

Changes to This Privacy Policy

From time to time, we may review and update this Privacy Policy. The latest version will always be available on our website.

Contact Us

For any concerns or questions about how we manage your personal information, or if you believe we have breached the Australian Privacy Principles, you may contact us:

TaxiPay Customer Support

 support@taxipay.org

 www.taxipay.org

Issuer – Oxygen Global Pty Ltd (Privacy Officer)

 PO Box 6091, Melbourne VIC 3004

 cardsupport@oxygen-global.com

You may also obtain further privacy information at the Office of the Australian Information Commissioner (OAIC): www.oaic.gov.au