

PRIVACY POLICY

Introduction

Blackhawk Network (Australia) Pty. Ltd., ABN 84 123 251 703 is firmly committed to protecting the privacy and confidentiality of personal information. We maintain robust physical, electronic and procedural safeguards to protect personal information in its care. We are bound by the Australian Privacy Principles in the *Privacy Act 1988 (Cth)*, as well as other applicable laws and codes.

By using our website(s), you are consenting to us collecting, using and disclosing your personal information. This information is collected from you for the purposes of (amongst other things):

- providing you with our products or services;
- administering, improving and personalizing our products and services for you;
- identifying you;
- managing and administering our products and services;
- managing promotions, verifying your identity, communicating with you including direct marketing, conducting product and market research, maintaining and updating our records, dealing with enquiries from you, and working with our service providers;
- protecting against fraud (or suspected fraud).

Using your personal information, we endeavor to improve our understanding of your interests, suitability and behaviour in relation to products, services and offers including conducting risk assessments for financial products.

The information we may collect may include:

- your name, address and other contact details;
- email address;
- payment and transaction details and history;
- records of your communications and interactions with us,
- details and history of your preferences;
- your interests and behaviours relating to transactions, products, services and activity with our products and services; and
- such other information that is considered reasonably necessary.

Where possible, we will collect the personal information directly from you. In some circumstances, however, we may need to collect this information from a third party. For example, we may collect information from the provider of a payments platform where your transactions are stored, information about the transactions you undertake. We may also collect information from other

participants in the payments system and other financial institutions in order to resolve disputes or errors.

If you do not provide some or all of the information requested, we may be unable to provide you with the requested products and services.

Providing your information to others

We may provide your information:

- to another member of its group;
- to any outsourced service providers;
- to regulatory bodies, government agencies, law enforcement bodies and courts;
- to other parties as is authorised or required by law; or
- to participants in the payments system and other financial institutions for the purpose of resolving disputes, errors or other matters arising out of your use of the prepaid card or third parties using your prepaid card or information stored on your prepaid card.

To facilitate transaction investigation and to assist with identification of suspicious or fraudulent transactions, your personal information and transaction details may be sent to countries other than Australia. As at the date of this document, these countries are likely to include the United States of America. By using our website, you agree that your personal information and transaction details may be sent overseas.

Digital services

We provide information and services through a range of digital and online services including websites, apps, email, online advertisements, and social media. These services may be operated by us or other group companies to provide you with a personalised use of each of those products and services and provide targeted marketing.

We may use “cookies”. A cookie allows our servers to identify and interact more effectively with you and your device(s). The cookie assists us in maintaining the continuity of your browsing session (e.g. to maintain a shopping cart) and remembering your details and preferences when you return.

Our systems record a variety of information relating to interactions with our website. This information may include the software versions used, device identifiers (e.g. IP addresses), location data (where available and not disabled by the user), dates, times, file metadata, referring website, data entered and user activity, such as links clicked.

In some cases third parties may use cookies and other technologies such as those described above. These technologies may be used in connection with activities like surveys, online behavioural advertising, website analytics and email campaign management. The services we may use from time to time include Google Analytics, Google Display Network, Google AdSense, DoubleClick, Yahoo,

Adobe, Campaign Manager and Microsoft. You can find more details in the privacy policies for those services, including information on how to opt-out of certain conduct. You may need to opt-out separately from each service.

The website youronlinechoices.com.au also allows you to opt-out of some online behavioral advertising and provides further information about how online behavioral advertising works. You can contact us to request further details of the services we use. Many of these services operate without collecting or using any personal information.

Our online services may contain links to other sites. We are not responsible for the privacy practices or policies of those sites and recommend that you review their privacy policies.

Accessing your personal information

Subject to the provisions of the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles, you may access any of your personal information at any time by calling us. We may charge you a reasonable fee for access. If you can show that information about you is not accurate, complete and up to date, we will take reasonable steps to ensure it is corrected so that it is accurate, complete and up to date.

There may be circumstances when we may be unable to provide you with access or to correct your information, in which case we will provide you with a written reason.

You may reach us via the dl-au-customer-support@bhnetwork.com page on this website.

Complaints

If you wish to make a complaint about the way we have handled your personal information (including if you think we have breached the Privacy Act) you may do so by contacting us in writing, by mail or email to the address or email address set out at the end of this Privacy Statement. If a complaint is made, please include contact details such as email address, name, address and telephone number and clearly describe the complaint. We will investigate the complaint and respond promptly. If you consider that we have failed to resolve the complaint satisfactorily, you can contact the Office of the Australian Information Commissioner.

For access and correction enquiries and complaints, please contact us using the contact details provided below.

Anonymity

Where it is lawful and practicable, we will provide you with the option to deal with us and use our services without identifying yourself.

Changes to this privacy statement

We are constantly developing and enhancing our use of online technologies, and make reasonable efforts to ensure we keep this Privacy Statement and related documents up to date in this regard. Please check back when you return to use our online services to ensure you are familiar with our

current practices.

We reserve the right to change this privacy statement at any time and, should this occur, the amendment will be posted on our website.

Email: DL-AU-Customer-Support@bhnetwork.com

Address: Privacy Officer, Blackhawk Network, Suite 2.02, 6A Glen Street, Milsons Points, NSW 2061

This Privacy Statement is dated: [12/01/18].