

Information, Privacy and Data Security Statement



1. Introduction

The WEX Group, which comprises WEX Australia Pty Ltd, WEX Fuel Cards Australia Ltd, WEX Prepaid Cards Australia Pty Ltd and its related bodies corporate, is committed to protecting your privacy and confidentiality of your personal information.

We are bound by the Privacy Act 1988 (Cth), and will protect your personal information in accordance with the Australian Privacy Principles.

This Privacy Policy details how we manage your personal information.

2. When and how do we collect personal information?

From you

We collect personal information from you when you:

- apply for a WEX Motorpass card or trade card that is co-branded or fully branded with a WEX Group partner or for any other product or service issued by the WEX Group, that we may offer from time to time (WEX products & services)
- communicate with us in person, over the telephone, by letter, fax or email
- complete an application form, respond to survey or visit our website

We will only collect personal information from you that is necessary for us to provide WEX product and services to you.

From others

We may also collect personal information about you from a third party:

- when considering an application by you for WEX products & services; or
- when taking steps to deal with an overdue payment owed by you

The third parties we collect personal information from includes credit reporting agencies, other creditors referred to in credit reports or in an application for WEX products & services. Such personal information will include your credit history and credit worthiness.

Via our website

Our system automatically collects some information from your computer when you complete a application and when you log in to our system through one of our websites. Generally, the information that we collect in this way is not personal information and cannot be used to identify you.

3. What information do we collect?

Personal information

Personal information means any information relating to an individual that identifies that individual or could reasonably be used to identify the individual, regardless of the medium involved.

The personal information we collect includes your name, mailing address, telephone number, e-mail address, date of birth and may also include your financial details such as your Tax File Number. If you obtain a WEX product or service, we will also collect details of the accounts you nominate for us to debit funds from.

Other information

Some "other information" that we collect may also be considered personal information.

Our system automatically collects the unique network address of your computer, generally called the "IP address", so that our system can send information to your computer. It is possible to determine the general geographical location of a computer from its IP address. We also collect details on the web browser you utilise when visiting our websites.

If you start but do not complete and submit an application for WEX products & services online, we may contact you using the contact details you have provided, with an offer to help you complete your application.

For security and record keeping purposes, we use "cookie" technology to collect and retain information about the session between your computer and our system.

What is a "cookie"? A cookie is a small text file stored by a web site on your computer to keep track of information about your browsing on that site.

We also collect non-identifying information about your use of one of our websites, such as www.motorpass.com.au. We aggregate this information with information collected from other users so that we can evaluate and improve the services provided through our system.

4. How do we use personal information?

Primary purpose

When you submit an application to us, we collect your personal information primarily to:

Assess your application for a WEX product & service which may include a credit account. This may include WEX taking steps to verify your identity; and

If we provide you with a credit account, to administer that account.

If you do not provide us with all of the personal information that we request, we may not be able to provide to you the WEX products & services you have requested.

When you visit our website or complete an online form or survey, we use the information provided to consider improvements to our products and to offer new products, including products offered by our partners.

Secondary purposes

We also use personal information that we collect for the following secondary purposes:

- servicing our relationship with you;
- internal accounting and administration;
- regulatory compliance;
- to protect us from error or fraud;
- indirect marketing to help us identify others with similar characteristics to you that we may be able to offer WEX products & services to; and
- direct marketing to help us identify and inform you about other products or services that might benefit you

Indirect and direct marketing

From time to time, we may use the personal information collected from you to identify products and services which may benefit or interest you. We may contact you by telephone, email or post to let you know about those products or services.

We may also provide your personal information to third parties to ascertain other individuals and organisations that we can offer WEX products & services to.

If you do not wish to receive direct marketing or have your personal information used by us for indirect marketing purposes, you can tell us any time. Just call us on 1300 366 109 to ask us not to direct market to you or log in to the secure members' login area on our website.

5. When do we disclose personal information?

We keep your personal information confidential

We keep your personal information including your name and account details confidential except:

- when the law requires us to disclose the information, such as to a law enforcement body or a court under a subpoena
- when disclosure is in the public interest, such as to disclose a suspected or actual crime or misdeed
- when it is in our interest, such as in relation to legal action to which we are a party
- with your consent

Your consent

Your consent can be:

- given expressly, either verbally or in writing. For example, when you submit an application, whether via an online form or over the telephone, you give your express consent for us to obtain a credit report about you from a credit reporting agency.
- implied from your actions or your decision not to take action. For example, if you use our telephone service and continue the call after hearing a message, including a recorded message, notifying you that we will monitor the call, we can reasonably conclude that you agree for the call to be monitored.

Who we disclose personal information to and why

We disclose personal information to credit reporting bodies with your consent. We do this so that we can assess your application for a credit account.

We will not disclose your personal information to third parties for the purpose of direct marketing unless you have consented to this.

Where you have consented, we disclose your personal information to our partners, including for WEX products & services. For example, if you have purchased a product in conjunction with another service provided to you by a WEX partner, we may disclose your personal information to the WEX partner so the partner can provide services to you.

Disclosing personal information to credit reporting bodies

We may disclose credit information to the following credit reporting bodies:

Equifax
GPO Box 964, North Sydney,
New South Wales 2059
T: 13 8332
W: www.equifax.com.au

Illion
Ground floor, 479 St Kilda Road,
Melbourne, Victoria 3004
T: 13 23 33
W: www.dnb.com.au

Experian Australia
Level 6, 549 St Kilda Road,
Melbourne, Victoria 3004
T: 03 8699 0100
W: www.experian.com.au

Giving personal information to third parties

From time to time our website hosts links to the websites of other businesses that we think could offer products and services to our customers. If you access those websites or give those businesses information, this will be governed by the privacy policies of those third parties. We are not responsible for information privacy and data security practices of these businesses. We recommend that you read the privacy policy of any business that you deal with before you give them your personal information.

Sometimes, we give your personal information to service providers contracted by us so that they can help us provide services to you. The service providers are contracted to fulfil a specific function and we only disclose such personal information to them as is necessary to fulfil that function.

With your consent, we may also provide your personal information to our partners in respect of any WEX products & services that you have applied for.

We may, from time to time, transfer to and store your personal information with contracted service providers overseas, such as in the United States of America. If we do transfer your personal information to our service providers overseas, it will be managed in accordance with this Privacy Statement.

6. How do you access, update and correct personal information?

Accessing your personal information

You can request access to the personal information we hold about you. The time it takes for us to respond to your request depends on the type and quantity of personal information you wish to access. We will contact you within 3 working days of your request to advise you of our estimated response time.

The law and other circumstances may prevent us from disclosing certain information to you. If this is the case, we will advise you at the time of your request.

You can contact us by:

Phone: Customer Service Team on 1300 366 109

Mail: Reply Paid 1659, GPO Box 5342, Melbourne, Victoria 8060

Email: privacy@wexaustralia.com

Members' login

If you are our customer, we provide a members' login area on our website, which will allow you to view and update personal information. You can also opt out of receiving marketing communications and updates.

Correcting your personal information

If you find that the information about you that we hold is inaccurate, incomplete or out-of-date, please contact us and we will correct it. We will take reasonable steps to ensure your information is accurate, complete and up-to-date whenever we collect or use it.

7. How do we keep your personal information secure?

We protect any personal information that we hold from misuse and loss. We also protect it from unauthorised access, modification and disclosure.

Only authorised users can access your personal information, and access is only for approved purposes.

Your personal information may be stored in hardcopy documents, as electronic data, or in our software or systems.

We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security. For example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

Accessing your personal information from credit reporting bodies

You can obtain information about how credit reporting bodies we deal with handle your credit related personal information by contacting them on the contact details we have listed above.

If you think you are a victim of fraud, you can request that a credit reporting body not use or disclose credit related personal information about you.

8. Complaints and Queries

Please contact us if you have any concerns in relation how to your personal information is handled by us. We will acknowledge your complaint within 2 working days and will try to resolve your complaint within 10 working days. We will let you know if we need further information from you in order to investigate and resolve your complaint. Where a resolution within 10 days is not possible, we will contact you within that time to let you know how long we estimate it will take to resolve your complaint.

How to make a complaint

Complaints may be made to our Privacy Officer:

Phone: 1300 366 109 between 8.45am and 7.00pm AEST, Monday to Friday

Mail: GPO Box 5342, Melbourne, Victoria 3001

Email: privacy@wexaustralia.com

If your complaint is not resolved to your satisfaction, you can make a complaint to the Office of the Australian Information Commissioner:

Phone: 1300 363 992

Mail: GPO Box 5218, Sydney, New South Wales 2001

Email: enquiries@oaic.gov.au

9. Feedback

We are interested in your feedback. Please contact our Privacy Officer to give us your feedback.

10. Changes to this Privacy Policy

This Privacy Policy is effective from 1 September 2018 and may be updated from time to time. Please visit our website regularly for updates to this Privacy Policy.