



Payc Payments Processor Privacy Policy

1. Introduction

1.1

When processing payments to you, we will collect information about you for the purposes of facilitating funds from Employer to your PAYC Card and also from your PAYC Card to a nominated Australian Bank Account held in your name.

2. The kinds of information that we collect and hold

2.1

As the payments processor for PAYC we do not collect or store any of your personal information directly, however your personal details such as name, phone number and address may be passed directly to our third-party payment partners for the purposes of creating your payment card and transferring funds to you.

2.2

We work with the following third-party partners for the purposes of payment processing:

- EML Payments <https://www.emlpayments.com/> for the purposes of issuing your PAYC Digital Mastercard.
- Monoova Payments Pty Ltd <https://www.monoova.com/> for the purposes of transferring funds into or from your PAYC Account.

Other information

2.3

Due to the nature of the Service, from time to time, we may collect and hold additional Personal Information or other information about you. This can include but is not limited to:

- Your address, date of birth and contact details;
- the type of operating system and/or other software or firmware used by your computer or Mobile Device;
- the data you send and receive by using the Service, as well as the type and quality of that data; your GPS location;
- the dates on which and the times at which you use the Service, including the duration of such use; and
- the IP address and the MAC address of your computer or Mobile Device.

2.4

You have a right not to provide information to us. We will give you the opportunity to provide or to decline to provide information and, where practicable and lawful, we will allow you to interact with us anonymously or by using a pseudonym. However, if you choose not to provide certain information about you, we may not be able to provide you with the service your request.

3. Complaints

3.1 Account Security

If you believe that your membership information may have been stolen or been made known to others, you must contact us immediately.

3.2

If you wish to notify us of any privacy complaint you may have against us, including if you think that we have failed to comply with the Australian Privacy Principles, you may contact us.

If you are not satisfied with the manner in which we have dealt with your complaint, you may refer it to the Office of the Australian Information Commissioner ("OAIC"). You can contact OAIC by:-

- Visiting www.oaic.gov.au;
- Sending an email to enquiries@oaic.gov.au;
- Calling 1300 363 992; or
- Writing to OAIC at GPO Box 5218, Sydney NSW 2001.