

Privacy Statement



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Table of contents

Scope	page 1
What types of personal information will we collect from you?	page 1
How we collect personal information from you	page 2
Use and disclosure of your personal information	page 2
Third party access to personal information	page 3
Quality of the personal information	page 3
Storage and security of information	page 3
Access to your personal information	page 3
How a privacy complaint may be made	page 3
Changes to this statement	page 4
Opting out of marketing, promotions or related activities	page 4
Links to other sites	page 4
Use of cookies	page 4
Customer inquiries	page 4

Scope

This Privacy Statement applies to Travelex Limited (“Travelex”, “we”, “us” or “our”) ABN 36 004 179 953 Australian Financial Services Licence No. 222444.

At Travelex, we recognise that our customers are concerned about the confidentiality and privacy of their personal information. Your privacy is important to us and like other Australian companies, we are bound by the Privacy Act 1998 (Cth) and the National Privacy Principles (“NPPs”). This Privacy Statement sets out our policy on collecting and handling your personal information.

The publication date of this Privacy Statement is 30 November 2006.

What types of personal information will we collect from you?

In order for us to provide you with our services and products, we may collect personal information such as your name, address, phone number or any other information that may be required for payment or identification purposes. The personal information that we collect depends on the products and services that are being provided or requested. If you do not provide us with the information asked, we may not be able to provide the products or services you have requested.

How we collect personal information from you

Travelex collects personal information in a number of ways, including:

- directly from you, such as when you provide the information by phone or email, in an application form, or when you submit your personal details to participate in our competitions and promotions;
- from third parties such as credit reporting agencies, our business partners that sell you Travelex products or services, your authorised representatives or any other of the Travelex group of companies; or
- from publicly available sources of information such as telephone directories and websites.

Use and disclosure of your personal information

Travelex may use your personal information for any one or more of the following purposes:

- to verify your identity or transactions which you may enter into with us;
- to provide the products and services that you request;
- to administer and manage the provision of our products and services;
- to respond to queries, complaints or to provide you with our general customer service;
- to send you Travelex’s market commentaries, newsletters or similar materials (which you may advise us that you do not wish to receive);
- to conduct client surveys in order to improve the ways in which we provide you with our products and services;
- to conduct credit checks and to obtain ongoing credit information;
- to research and develop Travelex’s suite of products and services;
- to comply with laws and regulatory requirements including complying with any request made by a governmental authority in connection with legal proceedings or the prevention or detection of fraud and crime;
- to comply with Travelex’s risk management policies and procedures, including our security procedures;
- to train our staff;
- to promote and market our products and services to you and to inform you of our special offers, promotions or competitions, including by way of direct mail and telemarketing (unless you tell us otherwise);

We may use your personal information for additional purposes related to the purposes listed above. We will not, however, use your personal information other than for:

- a purpose made known to you;
- a purpose you would reasonably expect;
- a purpose required or permitted by law; or
- a purpose otherwise authorised by you.

Third party access to personal information

Your personal information may be disclosed to third parties in order to issue or provide you the product or service that is requested, when we have outsourced certain duties and tasks associated with the product or service and as required or permitted by law. Where we have obtained your approval to conduct credit checks, we may obtain personal information from or disclose personal information to credit reporting agencies. Only information pertinent to these products or services will be provided and confidentiality clauses feature in our service agreements with third party providers and suppliers. When personal information is disclosed to a company operating in a foreign country, we will ensure that the information will be protected by a law or in a contract which upholds privacy principles similar to the NPPs.

Quality of the personal information

We aim to ensure that personal information we retain about you is accurate, complete and up to date. To enable this we may regularly ask you to review, confirm and advise us of changes to your personal information.

Storage and security of information

Travellex stores personal information in a combination of computer storage facilities, paper-based files and other records. We will take reasonable steps to protect personal information from loss, misuse, unauthorised access, modification or disclosure.

Access to your personal information

You may request access to the personal information that we hold about you or request correction to personal information that we hold. Subject to the limited circumstances set out below, we will endeavour to process your request in a reasonable time. In order for us to process your request, we will need to verify your identity and, in some circumstances, we may need to charge an administrative fee, which will be advised in advance.

In the event that we refuse you access to your personal information, we will provide you with an explanation for that refusal. These reasons may include:

- an unreasonable impact on the privacy of other individuals;
- the information relates to legal proceedings relating to you;
- the information would reveal our commercially-sensitive decision-making process; or
- we are prevented by law from disclosing the information or providing access.

How a privacy complaint may be made

If you wish to complain about any breach or potential breach of this Privacy Policy or the NPPs, please contact our Privacy Officer and we will make every effort to resolve your complaint internally. If we do not resolve the complaint to your satisfaction, you may apply to the Federal Privacy Commissioner to have your complaint investigated. For more information on how you may lodge a complaint with the Federal Privacy Commissioner, please contact the Commissioner's hotline service on 1300 363 992.

Changes to this statement

Travellex may make changes to this Privacy Statement from time to time for any reason and will make concerted efforts to update its paper copies and website in a timely manner.

Opting out of marketing, promotions or related activities

You may be contacted by mail, telephone or email for purposes of customer service or to be notified of related products, promotions, newsletters, customer surveys and similar materials that we may conduct or distribute from time to time. If you do not wish to receive any such communications, you may advise us that you wish to opt out:

- by sending us an email to unsubscribe@travelex.com.au;
- by mail addressed to Level 12, 1 Margaret Street, Sydney NSW 2000 – Attention Privacy Officer; or
- by calling us at 1800 036 739.

Links to other sites

Travellex websites may contain links to other websites whose operator/s may or may not adhere to a Privacy Policy or be governed by the NPPs. We ask that you review and are satisfied with the privacy statement of these organisations.

Use of cookies

We collect activity information on our website through the use of cookies. A cookie is a small text file placed on your computer hard drive by a webpage server which can then be accessed by our web servers. You may configure the web browser to not accept the cookies, however this may mean that you would not be able to make full use of our website. We use cookies to ascertain information such as the number of users who visit our website, the date and time of visits and the pages viewed. The cookies on their own do not identify an individual but they provide us with statistics to analyse and improve our website.

Customer inquiries

If you would like further information about the way that Travellex manages the handling of personal information, please contact our Privacy Officer:

- by sending us an email to privacy@travelex.com.au;
- by mail addressed to Level 12, 1 Margaret Street, Sydney NSW 2000 – Attention Privacy Officer; or
- by calling us at 1800 036 739.