

Travelex Privacy Policy

Qantas Cash is a debt security issued by Travelex Card Services Limited ("Travelex" or "us" or "our"). Travelex recognises the importance of safeguarding the personal information of its customers. The following Privacy Policy sets out the basis on which any personal information will be processed by us and reflects Travelex's commitment to maintain the confidentiality of personal information and to provide its customers with the best possible service.

When is Personal Information Collected?

You acknowledge that Travelex and our agents may collect Personal Information in connection with the provision of the Facility, including Personal Information contained in:

- Application forms;
- Correspondence;
- E-mails;
- Telephone calls;
- Internet communications; and
- Transactional information.

Use and Retention of Personal Information

We only use personal information for the following purposes:

1. providing you with, and facilitate the provision of, the Facility and the Services as contemplated under the Terms and Conditions associated with Qantas Cash which govern the relationship between you and us (the "Terms and Conditions");
2. to monitor compliance with the Terms and Conditions;
3. for anti-money laundering, detection of crime, legal compliance, sanction screening and fraud prevention purposes. This may include checking the information you provide to us against information from other sources; and
4. complying with our obligations as Issuer in accordance with the Terms and Conditions.

Your Personal Information will not be shared or used for any other purpose except as stated above unless we are required or permitted to do so as a result of any laws and regulations, by a court order, or by any business or persons to whom we transfer our rights and obligations under the Terms and Conditions.

We will continue to keep any Personal Information that is necessary after the closure of your Facility to use your information as described in this policy or to comply with our legal obligations.

Maintenance of Accurate Information

We strive to ensure that the information we maintain about our customers is accurate, current and complete. We respond to requests from customers to correct inaccurate information in a timely manner.

Protection of Information via Established Security Procedures

We have a number of security measures in place to protect your personal information. However, when transmitting personal information over the internet, please bear in mind that no transmission over the internet can ever be guaranteed secure. Therefore, please note that we cannot guarantee the security of any personal information that you transfer over the internet to us.

Disclosure of Personal Information to Third Parties

We may disclose your personal information to any member of the Travelex group. We do not share personal information with companies, organisations or individuals outside of Travelex for marketing purposes or otherwise, nor do we sell your personal information. The only time your personal information may be shared with a third party is if:

- We have your prior consent to do so;
- We are processing information externally, through a trusted business partner, based on Travelex's explicit instruction and in compliance with our Privacy Policy, confidentiality and levels of security;
- We have aggregated, non-personally identifiable information, which is to be used for segmentation, statistical modelling, general research or trend analysis;
- We sell or buy any new business or assets, in which case we may disclose your personal information to the prospective seller or buyer of such business assets;
- We are purchased by a third party, in which case personal information held by us including you as our customer will be transferred. We will notify you of this through the most appropriate means;
- We need to comply with the obligations we have to our third parties who provide services so that you can use your Qantas Cash Facility. Such third parties have their own privacy policies and accordingly we cannot accept any responsibility or liability for the handling of personal information by such third parties in accordance with such policies;
- We are under a duty to disclose or share your personal information in order to comply with our legal obligations or in order to enforce the Terms and Conditions, or to protect the rights, property, or safety of Travelex, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

International Transfers

The personal information that we collect from you and about you may be transferred to, and stored at a destination outside New Zealand. It may also be processed by staff operating outside New

Zealand who work for us or for one of our third parties. Such staff may be engaged in, among other things, the processing of your payment details and the provision of support services. By submitting your personal information, you agree to this transfer, storing or processing of your personal information outside of New Zealand. We will take all reasonable steps to ensure that such personal information is treated securely and in accordance with this Privacy Policy, but please be aware that countries which are outside New Zealand may not offer the same level of data protection.

Access to Information

If you require access to the information we hold about you, please send your request in writing to the address set out below. Any request may be subject to a prescribed fee, where we are legally permitted to charge in order to meet our costs in providing you with details of the information we hold about you. If you find that the information we hold about you is inaccurate or out-of-date then we will endeavour to correct it upon receiving your request in writing.

Changes to Our Privacy Policy

Any changes we make to our Privacy Policy in the future will be posted on this page. Please do check our Privacy Policy from time to time to take notice of any changes made. By providing us with your personal information, using any service or by continuing to use the Qantas Cash Facility after we have changed the terms of our Privacy Policy, you will be deemed to have accepted these changes.

This Privacy Policy was last updated on 23 October 2015.

Contact

Questions, comments and requests regarding this Privacy Policy are welcomed and should be addressed to:

Travelex Card Services Limited
16th-17th Floors, Princes Building
10 Chater Road
Central Hong Kong
Hong Kong