

PRIVACY POLICY – EXTENDED

About this Policy

What to read first

The best place to start is by reading our simplified privacy policy which can be found [here](#). It is a great way to get an understanding of how we collect, use and disclose your personal information. The extended privacy policy will give you a more comprehensive explanation of how your data is handled by Quest Payment Systems Pty Ltd (Quest). If there's anything that is not clear from this privacy policy, please feel free to email us at info@questps.com.au

Our Principles

We have a simple approach to data protection and privacy which adheres to the 13 Australian Privacy Principles.

Our obligations under the Privacy Act 1988 (Privacy Act):

- This privacy policy sets out how we comply with our obligations under the Privacy Act. As an Australian based organisation, we are bound by the Australian Privacy Principles (APPs) in the Privacy Act which regulate how organisations may collect, use, disclose and store personal information, and how individuals may access and correct personal information held about them.
- In this privacy policy, 'personal information' has the same meaning as defined by section 6 of the Privacy Act: information or an opinion (including information or an opinion forming part of a database), whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion.

Collection

We collect your personal information so that we can provide you with the products, services or information that we supply. Sometimes we collect personal information from a third party or from a publicly available source, but only if you have consented to your information being used in this way, or would reasonably expect us to collect it in this way. We only collect this information from companies or sources that are allowed to disclose it to us. Below you will find a breakdown of the different ways your personal information is collected.

What we collect from you:

User contact forms

When you fill out a contact form wishing to get in touch with us, we will collect that information and use it to get in touch with you in response to your query. We may use the information to reach out to you to inform you of some of the services we provide, provided it is in line with your original query.

When you sign up with us or apply for a card reader

When you sign up to for a Quest product using your personal details, we will collect personal information to provide the Quest services to you. If you have applied for a product then this information will be used to process your application and where appropriate to debit and credit your nominated bank accounts.

Contacting Support

If you contact us for any technical, product or other app or website related support, we may retain that information on record so as to process your request as well as for training purposes. Such information may include the transcript, emails or other information which was relayed by you and Quest throughout the support request process.

What we collect from your online activity

Quest applications such as Airpay can use cookies and other digital identifiers that fall into the following 3 types:

- **Site performance indicators:** these give us information on how our websites are used, so that we can make the necessary improvements or amendments to make your experience a better one.
- **Analytics Cookies:** these give us the statistics to understand how many people are on our website, which areas are popular and which areas we need to work on.

- **App Analytics:** this gives us the statistics to understand how people are using our app, which areas are useful and where we need to improve.

Cookie rights: You can always disable the use of cookies by changing the security settings of your browser. Just bear in mind that this may affect how some items are displayed on our website.

The airpayapp.com.au may collect, use and/or share your location data so as to provide you with location-based services. Please be aware that your location data may only be tracked through an opt-in process which most browsers and devices will notify you of. No location data will be collected without your authorisation being provided.

Use and Disclosure

We only use personal information for the purpose which was requested of us, or for the purposes which directly relate to one of our functions or activities. We will not provide your personal information to other entities or bodies, or any other party unless one of the following applies (as per and in line with APP 6 – use and disclosure of personal information):

- you have consented;
- you would reasonably expect, or have been informed, that information of such kind would be passed on to those individuals, entities or bodies (for more information, see subclause 6.2);
- it is otherwise required or authorised by law, or reasonably necessary for the enforcement of a criminal law or of a law imposing a pecuniary penalty, or for the protection of public revenue; and
- it may prevent or lessen a serious and imminent threat to somebody's life or health.

Direct Marketing

When it comes to direct marketing, no one likes being spammed. At Quest, we may use your personal information to send you advertising that directly relates to Quest payment products.

Opt-out: As with all direct marketing correspondence that you receive from us via email, there is always an unsubscribe button or link located at the bottom of the email. With this you can manage which messages you receive from us.

Quality of Personal Information

We do what we can to keep your personal information up to date and accurate at all times as this allows us to deliver a better service to you. If any information we have for you needs to be corrected, you can contact us via info@questps.com.au.

Data Security

We take active steps to protect the personal information we hold against loss, unauthorised access, use, modification or disclosure, and against other misuse. These steps include password protection for all of our IT systems. While we cannot share with you details of our entire security system for safety reasons, if you have any questions, you can always contact us at info@questps.com.au.

When no longer required or requested by you, all personal information is destroyed in a secure manner.

Data Breach

From February 2018, Quest will be required to report any eligible data breaches* via the Notifiable Data Breach Scheme. This scheme is regulated by the Australian Information Commissioner (Commissioner). In the event that Quest has confirmed that an eligible data breach has occurred, Quest will take the following actions:

- contain the breach;
- notify individuals that have been impacted; and
- notify the Commissioner that a breach has occurred and the steps being taken to rectify this breach.

**Eligible Data Breach has been defined as being one in which the impacted individual is likely to experience serious harm.*

Cross-border Disclosure of Personal Information

Some of your personal information may be stored with or disclosed to other entities overseas (who are not in Australia or an external Territory) who are direct partners that assist us in providing our service. As per APP 8, we have taken steps to

ensure that the overseas recipient does not breach the Australian Privacy Principles. We also have in place policies and procedures to safeguard the handling of your personal data by such entities. Quest hosts its data either in-house or in the USA within Google's Cloud Platform. You can read more about Google's Cloud security [here](#).

Access and Correction

At Quest, we do everything we can to keep your personal information accurate. If you find that any information we hold about you is incorrect, you can contact us at info@questps.com.au, or as per the contact details below and we will endeavour to assist you with your questions. Please bear in mind that under Australian privacy laws, there may be situations where we cannot provide access to such personal information. For instance, if it would reasonably affect someone else's privacy or may pose a threat to someone's life, health or safety.

For any personal information that is collected by third parties, even when you are visiting our website, it is best to view their privacy policy and seek assistance from those parties directly.

Complaints Handling

If you have any complaints or feel that there has been a breach of the Australian Privacy Principles, or a registered APP code, you can contact us at info@questps.com.au or via another option below.

If you are not satisfied with the process of making a complaint to our Privacy Officer you may make a complaint to the Information Commissioner on the details below:

Office of the Australian Information Commissioner
GPO Box 5218 Sydney NSW 2001
Email: enquiries@oaic.gov.au
Telephone: 1300 363 992
Fax: 02 9284 9666

How to Contact Us

We understand that your personal information is important to you and are thrilled that you made it this far! If you have any questions or concerns about this policy or our practices you can get in touch with us in the following ways:

Email: info@questps.com.au

Address: Quest Payment Systems Pty Ltd, 227 Burwood Rd, Hawthorn, VIC, 3122

This privacy policy was created on 06 February 2018.