

## **PRIVACY POLICY**

**This Privacy Policy sets out details of the personal information we collect about you and the ways in which we may use that information.**

### **Collecting Personal Information**

We collect personal information from you when you register your details and when you enter any promotions or competitions run by us. We protect the privacy of this information using our secure servers. The information you provide will be kept confidential and used to support our relationship with you, as a customer.

### **Using Personal Information**

If you have registered your details with us, we may use your personal information for the purposes of:

- a) Allowing you to make certain payments using our products;
- b) Verifying your identity when you contact Customer Service;
- c) Informing you of any changes that may affect your use of the product;
- d) For crime or fraud detection and prevention;
- e) Collecting any payments that are due to you.

### **Credit and Fraud Prevention Checks**

We may carry out credit checks and fraud prevention checks with one or more licensed credit reference and fraud prevention agencies and we may retain a record of the search.

### **Sharing of Information**

We may share the information which you provide with our affiliates or third parties for administration, data storage or processing purposes. In addition, we may disclose your information as may be required by law, regulation or legal proceedings. Your information will not be given or sold to any outside organisation for its use in marketing.

### **Consent**

By registering your details with us, you also consent to our using and/or disclosing your personal information for the following purposes:

- a) To selected third parties for the purposes of providing and operating our services;
- b) Providing or arranging for third parties to provide customer care/help desk facilities (which may involve disclosing your information to third parties solely for those purposes).

Your personal information may be transferred to companies or third parties located outside Australia in countries which do not have the same standards of protection for personal data as Australia. By registering your details with us, you agree to such transfer and use of your personal data. We will, at all times, ensure that any companies or third parties to whom your data is transferred have committed that they will comply with our data protection requirements.

### **Use of Cookies**

A "cookie" is a piece of information, like a tag, which some websites create on your PC which identifies your PC whenever you visit that website. In order to provide you the best possible online experience, we may create cookies when you visit our site. Cookies may be used to help you in the following ways;

- a) To identify your defaults if you have set up a customized homepage;
- b) To keep track of how many times you do specific things while using our website;
- c) To track where you have come from if you were referred to our website.

Our cookies will not be used to analyse your visits to other sites. Data collected by cookies will not be passed to any third party. You have the ability to accept or decline cookies. Most PCs automatically accept them, but you can modify your browser settings to decline if you so wish. If you decline cookies, some aspects of our site may not work on your PC. For this reason, we recommend that you accept cookies.

### **Updating and Amending your Personal Information**

You have control over the accuracy of your personal information. If, at any time, you wish to verify, update or amend the personal information you have provided to us, you can do so online at [www.vanillabalance.com](http://www.vanillabalance.com).

### **Third Party Sites**

Our privacy policy does not apply to any third party sites that you may access from our site. You should therefore ensure that you are familiar with the applicable privacy policy before entering any personal information on a third party site.

### **Children on the Web**

We do not specifically collect information about children and believe that children should get their parents' consent before giving out any personal information. We encourage you to participate in your child's exploration of the Internet. We also recommend that parents use Web filtering technology to supervise their children's access to the Web.

### **Changes to Privacy Policy**

We recognise the importance of privacy to our customers and visitors, and intend to remain at the forefront of industry developments in this area. We will keep this policy under review and any changes made from time to time will be posted on this page.

The Vanilla Visa Card is issued by Heritage Bank Limited ABN 32 087 652 024 AFSL/ACL No. 24094.