

Business Fuel Cards Privacy Policy

Business Fuel Cards Pty Ltd, GPO Box 3852, Sydney NSW 2001
Phone 1300 178 178 Fax 1300 881 347 customer@bfcards.com.au www.bfcards.com.au



We respect the privacy of your personal information. This document sets out our policy on the protection and handling of personal information. This Privacy Policy relates to personal information we handle about our customers, website visitors and other members of the public. Our personnel and job applicants can contact our human resources team for more information about their privacy.

Privacy laws

We are bound by privacy principles applicable to private sector organisations under the Privacy Act 1988, and other laws which protect your privacy. We sometimes handle personal information relying on exemptions under these laws, for example in relation to employee records, related bodies corporate, publicly available information and activities outside Australia. Any permitted handling of personal information under such exemptions will take priority over this Privacy Policy to the extent of any inconsistency.

Collection of personal information

In certain circumstances, we may collect personal information about you, for example when you contact us or join our mailing list. The types of personal information we collect include your name, contact details, identification information and organisation. We also collect personal information about your interactions with us, including any contact we have with you by telephone, email or online. For security, dispute resolution and training purposes we may monitor and record your communications with us (including email and telephone) and operate video and audio surveillance devices in our premises. We collect personal information directly from you as well as from third parties including public sources, our related companies, information service providers, your employer and the parties described under 'Use and disclosure of personal information' below.

Use and disclosure of personal information

We collect, use and disclose your personal information to provide, administer, improve and personalise our products and services, process payments and refunds, identify you, maintain and update our records, conduct product and market research, protect our lawful interests and deal with your concerns.

We may also collect, use and disclose your personal information in connection with:

- lawful information requests from courts, government agencies and lawyers
- suspected fraud, misconduct and unlawful activity, and
- acquisitions or potential acquisitions of our business.

We may provide marketing communications and targeted advertising to you on an ongoing basis by telephone, electronic messages (eg. email), online (including websites and mobile apps) and other means, unless you opt out or we are subject to legal restrictions.

We may not be able to do these things without your personal information. For example, we may not be able to provide you with online services which are limited to registered users.

We may also exchange your personal information with our related bodies corporate and with our service providers that assist us with archival, auditing, accounting, customer contact, legal, business consulting, banking, payment, delivery, data processing, data analysis, information broking, research, investigation, website or technology services.

Some of the third parties described above may be located in other countries such as New Zealand and you agree that while they will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

Storage and security of personal information

We hold personal information electronically and in hard copy form. In either case, we implement a range of measures to protect the security of that personal information. We are also required to take reasonable steps to destroy or de-identify personal information when no longer needed for any permitted purpose.

Business Fuel Cards

We collect additional personal information about Business Fuel Cards users including transaction information in relation to use of your Business Fuel Card. This information may be exchanged with businesses that accept Business Fuel Cards.

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Our website and emails

If you visit bfcards.com.au (the Website) to read, browse or download information, our system may record information such as the date and time of your visit to the Website, the pages accessed and any information downloaded. This information is used for statistical, reporting and website administration and maintenance purposes.

Like many other websites, our Website may use 'cookies' from time to time. A cookie is a piece of information that allows our system to identify and interact more effectively with your device. The cookie helps us to maintain the continuity of your browsing session and remember your details and preferences when you return. You can configure your web browser software to reject cookies however some parts of our website may not have full functionality in that case.

When we send you emails or other electronic messages, we may record where you open the message and click on particular links. This helps us to better understand what information is of interest to you.

In some cases third parties may use cookies and other technologies such as web beacons and JavaScript on our Website in connection with online services like banner advertising, website analytics and surveys. This may allow them to collect information about your use of our website (including your computer's IP address) which they may store in the United States or other countries. The use of these technologies allows them to deliver customised advertising content, measure the effectiveness of their advertising, evaluate users use of our Website and other websites and provide other services relating to website activity and internet usage. Those third parties may also transfer the information they collect to others where required to do so by law, or where those others process the information on their behalf. The services we may use from time to time include Google Analytics, Google AdSense, DoubleClick, Yahoo, Adobe and Microsoft. You can find more details in the privacy policies for those services, including information on how to opt-out of certain conduct.

If you are considering sending us any other personal information through our Website or other electronic means, please be aware that the information may be insecure in transit, particularly where no encryption is used (e.g. email, standard HTTP). We are subject to laws requiring us to protect the security of personal information once it comes into our possession.

The Website may contain links to other sites. We are not responsible for the privacy practices or policies of those sites.

Access and further information

Please contact us as set out below if you have any queries or concerns about privacy or wish to access or correct any personal information we may hold about you. We may need to verify your identity.

In the case of access and correction requests, please provide as much detail as you can about the particular information you seek, in order to help us locate it. We will provide our reasons if we deny any request for access to or correction of personal information. Where we decide not to make a requested correction to your personal information and you disagree, you may ask us to make a note of your requested correction with the information.

We take your privacy concerns seriously. Where you express any concerns that we have interfered with your privacy, we will respond to let you know who will be handling your matter and when you can expect a further response.

Contact our credit team on:

Email: credit@bfcards.com.au

Phone: 1300 178 178

For information about privacy generally, or if your concerns are not resolved to your satisfaction, you may contact the Office of the Australian Information Commissioner at www.oaic.gov.au and on 1300 363 992.