

Corpay Australasia Privacy Policy

Corpay Australasia is committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage the protection and privacy of your information.

Corpay considers your privacy to be important. We are committed to protecting the privacy of the information you provide to us, including your personal data. This policy describes the types of personal data we collect, how we use that data, with whom we share it and the measures we take to protect the security of your personal data.

We have adopted both the Australian Privacy Principles contained in the Privacy Act 1988 and that in the New Zealand Privacy Act 2020. The National Privacy Principles govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information.

Information we collect

We may collect personal information about you, when you contact us, join our mailing list, provide information to us or complete or partially complete any enquiry or online form. The types of personal information we collect include your name, contact details, your date of birth and driver's licence details and details about your organisation, as well as your employment details.

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, our business partners, information service providers, your employer, and the parties described under 'Use and disclose of personal information' below.

We collect your Personal Information for the primary purpose of providing our services to you and for marketing. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure. When we collect Personal Information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

How we collect your information

We use different methods to collect data from and about you, depending upon the nature of our relationship. This may include through direct interactions we have with you, through the use of automated technologies (e.g. cookies) and from third parties or publicly available sources.

How we use and/or disclose your data

We use your personal and credit 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 disclose your personal and credit information to our related companies, our business partners, information service providers, your employer, and to credit reporting bodies.

We may also collect, use and disclose your personal and credit information in the following circumstances:

- lawful information requests from courts, government agencies and lawyers
- suspected fraud, misconduct and unlawful activity
- acquisitions or potential acquisitions of our business
- in order to meet our regulatory compliance obligations

- to third parties that assist us with debt recovery including our lawyers, collection agencies, and tracing and investigative services
- to provide marketing communications and targeted advertising to you on an ongoing basis through multiple voice, data, digital and electronic channels and other means, unless you opt out we are subject to legal restrictions

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

Some of the third parties described above may be located in countries other than where you are located. While organisations in those countries will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of privacy laws in the country in which you are located, and you nonetheless consent to the disclosure of your personal information to organisations in those countries.

Data we share and receive

We do not sell or otherwise disclose your data, except as described in this privacy policy. We may share your data with the following parties:

- other members of the CORPAY group
- we share transaction history and data usage information with your employer/the company you represent, if you are a fuel card holder
- providers of transaction services, such as card issuers, merchants, payment processors and other suppliers to assist with the transactions and administration of the fuel card services
- marketing and data analytics companies
- our commercial partners who sell similar products and services
- partners who provide features on our websites
- IT suppliers
- risk and fraud prevention agencies and monitoring providers
- credit reference agencies
- our insurers and professional advisers
- regulators and other government agencies including, but not limited to, public authorities, the police and other law enforcement agencies
- to any prospective company and its professional advisers with whom we seek to sell or buy any business or assets

We do not authorise any third parties that we share data with to use or disclose your data except as necessary to perform certain services on our behalf, to comply with legal requirements or as detailed under the Credit Reference Agencies section of this policy. We require these third parties, through our contractual arrangements with them, to appropriately safeguard the privacy and security of the data they process on our behalf.

We may also receive data about you from the following third parties:

- Social media platforms
- Credit reference agencies: information relating to credit score/suitability for products
- Data brokers
- Our commercial partners
- Public databases
- Regulators and other government agencies

Credit Reference Agencies

Where you have provided consent on your application form, we disclose your personal and credit information to credit reporting bodies and other creditors referred to in credit reports with your consent. We do this so that we can assess your application for a credit account.

Where your data may be sent

As with any multinational organisation, we are often required to transfer data internationally. Accordingly, your personal data may be transferred globally.

Where we do so, we will ensure that any such transfers comply with all applicable legislation.

How we keep your information secure

CORPAY Australasia will take appropriate technical and organisational security measures to secure your personal data and to protect it from loss, misuse or alteration. Personal data that we hold about you is stored on our secure servers or those of our appointed suppliers. Our web pages that collect your data are secured with Secured Socket Layers (SSLs).

CORPAY Australasia maintains an information security program that is designed to:

- secure and maintain confidentiality of your personal data
- protect against anticipated threats or hazards to security or integrity of your data
- protect against unauthorised access to or use of your data that could result in substantial harm or inconvenience to you or your entity if compromised
- comply with applicable laws

How long do we retain your data

We will only retain your personal data for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

To determine the appropriate retention period for personal data, we consider the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements.

In some circumstances we may anonymise your personal data for research or statistical purposes in which case we may use such data indefinitely without further notice to you.

Access to your Personal Information

You may have some or all of the following rights in respect of personal data about you that we hold:

- request us to give you access to it
- request us to rectify it, update it, or erase it
- request us to restrict our using it, in certain circumstances
- object to our using it, in certain circumstances
- where legally possible, withdraw your consent to our using it
- data portability, in certain circumstances
- opt out from or objecting to our using it for direct marketing
- lodge a complaint with the supervisory authority in your country

Policy Updates

This Policy may change and will be updated where there is a relative legislative and/or regulatory change and will continue to be available on our website.

Companies this Policy applies to

Lynked Solutions Pty Ltd (ABN 51 628 646 319)
Business Fuel Cards Pty Limited (ABN 99 161 721 106)
CardLink Systems Limited (NZBN 942 903 917 8510)

How to Contact us

If you have any queries or complaints about our Privacy Policy please contact us at:

	Australia	Australia	New Zealand
Company	Business Fuel Cards Pty Limited	Lynked Solutions (Pty) Limited	CardLink Systems Limited
Email	customer@bfcards.com.au	customer@fuelylnk.com.au	enquiries@cardlink.co.nz
Phone	1300 881 246	1300 012 701	0800 663 866

You may also contact the Commissioner's offices or obtain further information on the details below:

- Office of the Australian Information Commissioner
 - website - www.oaic.gov.au
 - telephone - 1300 363 992
- Office of the New Zealand Privacy Commissioner
 - website - www.privacy.org.nz
 - telephone - 0800 803 909