

Privacy Policy

This document sets out the LOCO Mobile policy on handling the personal information that we collect about customers and potential customers.

The **LOCO Mobile** Privacy Policy ("**Privacy Policy**") sets out the following:

- General information
- What personal information do we collect?
- How do we collect your personal information?
- Why do we collect, use and disclose personal information?
- Do we use your personal information for direct marketing?
- To whom do we disclose your personal information?
- Disclosure of personal information outside Australia
- Using our website and cookies
- Storage and security
- Links
- Accessing or correcting your personal information
- Making a complaint
- Contacting us

General Information

In this Privacy Policy, '**us**' '**we**' or '**our**' means **LOCO Mobile** Pty Ltd, ABN 76 636 343 845. We are committed to respecting your privacy. Our Privacy Policy sets out how we collect, use, store and disclose your personal information.

Each member of **LOCO Mobile** is bound by the Australian Privacy Principles under the Privacy Act 1988 (Cth). By providing personal information to us, you consent to our collection, use and disclosure of your personal information in accordance with this Privacy Policy and any other arrangements that apply between us.

We may change our Privacy Policy from time to time by publishing changes to it on our website. We encourage you to check our website periodically to ensure that you are aware of our current Privacy Policy.

Personal information is defined under the Privacy Act to include information or an opinion about an individual (whether true or not) that is reasonably identifiable. For example, this may include your name, age, gender, postcode and contact details. It may also include financial information, including your credit card information.

What personal information do we collect?

We may collect the following types of personal information

- name;
- mailing or street address;
- email address;
- telephone number and other contact details;
- age or date of birth;
- credit card information;
- your device ID, device type, geo-location information, computer and connection information, statistics on page views, traffic to and from the sites, ad data, IP address and standard web log information;

- details of the products and services we have provided to you or that you have enquired about (including any additional information necessary to deliver those products and services and respond to your enquiries);
- any additional information relating to you that you provide to us directly through our website, telephone or email (or indirectly through your use of our website or online presence or through other websites or accounts from which you permit us to collect information);
- information you provide to us through customer surveys; or
- any other personal information that may be required in order to facilitate your dealings with us.

How do we collect your personal information?

We may collect these types of personal information either directly from you, or from third parties. We may collect this information when you:

- register on our website;
- communicate with us through correspondence, chats, email, or when you share information with us from other social applications, services or websites; or
- interact with our sites, services, content and advertising (including through cookies on our website).

Why do we collect, use and disclose personal information?

We may collect, store, use and disclose your personal information for the following purposes:

- to enable you to access and use our services (including through our website and any app we make available);
- to operate, protect, improve and optimize our services (including our website and any app we make available), business and our users' experience, such as to perform analytics, conduct research and for advertising and marketing;
- to send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you;
- to send you marketing and promotional messages and other information that may be of interest to you, including information sent by, or on behalf of, our business partners that we think you may find interesting;
- to administer rewards, surveys, contests, or other promotional activities or events sponsored or managed by us or our business partners;
- to comply with our legal obligations, resolve any disputes that we may have with any of our users, and enforce our agreements with third parties; and
- to consider your employment application.

We may also disclose your personal information to a trusted third party who also holds other information about you. This third party may combine that information in order to enable it and us to develop anonymized consumer insights so that we can better understand your preferences and interests, personalize your experience and enhance the products and services that you receive.

To whom do we disclose your personal information?

We may disclose personal information for the purposes described in this privacy policy to:

- our employees and related bodies corporate;
- third party suppliers and service providers (including providers for the operation of our websites and/or our business or in connection with providing our products and services to you);
- professional advisers, dealers and agents;
- payment systems operators (e.g. merchants receiving card payments);
- our existing or potential agents, business partners or partners;
- our sponsors or promoters of any competition that we conduct via our services;
- anyone to whom our assets or businesses (or any part of them) are transferred;
- specific third parties authorised by you to receive information held by us; and/or
- other persons, including government agencies, regulatory bodies by law enforcement agencies, or as required, authorized or permitted by law.

Disclosure of personal information outside Australia

We may disclose personal information outside of Australia to recipients that are located outside of Australia, including to cloud service providers, software support vendors, offshore processing providers, professional advisers, and third parties in respect of any financing or merger and acquisition (and similar) transactions who may be located in various countries, including China, countries within the European Union, India, Japan, Malaysia, New Zealand, Philippines, Singapore, the United Kingdom and the United States of America.

When you provide your personal information to us, you consent to the disclosure of your information outside of Australia and acknowledge that we are not required to ensure that overseas recipients handle that personal information in compliance with Australian Privacy Law. We will, however, take reasonable steps to ensure that any overseas recipient will deal with such personal information in a way that is consistent with the Australian Privacy Principles.

Using our website and cookies

We may collect personal information about you when you use and access our website.

While we do not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may also use 'cookies' (a packet of information placed on a user's device by a website for record keeping purposes) or other similar tracking technologies on our website that help us track your website usage and remember your preferences. Cookies are small files that store information on your computer, TV, mobile phone or other device. They enable the entity that put the cookie on your device to recognise you across different websites, services, devices and/or browsing sessions. You can disable cookies through your internet browser, but our websites may not work as intended for you if you do so.

We may also use cookies to enable us to collect data that may include personal information. For example, where a cookie is linked to your account, it will be considered personal information under the Privacy Act. We will handle any personal information collected by cookies in the same way that we handle all other personal information as described in this Privacy Policy.

Storage and security

We may hold your personal information in either electronic or hard copy form, at our premises and the premises of our service providers (which includes storage on the cloud). Where this occurs, we take reasonable steps to protect your personal information from misuse, interference and loss, as well as unauthorized access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your personal information. For example, our practices provide that all data is stored securely, and data is accessible only by authorized personnel of LOCO Mobile and its authorized service providers. In our commitment to the protection and security of the data we hold, we will continually review our data access policy periodically. However, we cannot guarantee the security of your personal information.

We also keep records of our interactions with you (including by telephone, email and online) and your enquiries or complaints.

We may retain personal information, in such a state and for a period of time, as required by law or regulations. For example, we are required by law to keep records of your transactions with us for a period of at least 7 years.

Links

Our website may contain links to websites operated by third parties. Those links are provided for convenience and may not remain current or be maintained. Unless expressly stated otherwise, we are not responsible for the privacy practices of, or any content on, those linked websites, and have no control over, or rights in, those linked websites. The privacy policies that apply to those other websites may differ substantially from our Privacy Policy, so we encourage individuals to read them before using those websites.

Accessing or correcting your personal information

You can access the personal information we hold about you by contacting us (contact details available here). Sometimes, we may not be able to provide you with access to all of your personal information and, where this is the case, we will tell you why. We may also need to verify your identity when you request your personal information.

If you think that any personal information, we hold about you is inaccurate, please contact us and we will take reasonable steps to ensure that it is corrected.

Making a complaint

If you think we have breached the Privacy Act, or you wish to make a complaint about the way we have handled your personal information, please contact us directly by email at support@locomobile.com.au or via www.locomobile.com.au.

Please include your name, email address and/or telephone number and clearly describe your complaint. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time.

If your concerns are not resolved to your satisfaction, you may be able to escalate your complaint to an external dispute resolution scheme or to a regulatory authority. We can provide details of the appropriate scheme/regulator for you, as these may vary by jurisdiction or service.

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Contact Us

For further information about our Privacy Policy or practices, or to access or correct your personal information, or make a complaint, please contact us using the details set out below:

Method	Access Points
Telephone	<ul style="list-style-type: none"> · Call Us on 1300 809 337 to speak to a LOCO Mobile Customer Care Team member about your privacy query. · Please note LOCO Mobile business hours are 9:00am – 5:00pm Monday to Friday (AEST). · Call charges from mobile may apply.
Email	<ul style="list-style-type: none"> · Send all enquiries to support@locomobile.com.au. · Please write "Privacy" in the subject line.
Mail	<ul style="list-style-type: none"> · All correspondence can be directed to; · 12 Unwin Street, Templestowe, Victoria 3106. · Postal charges will apply
Personal chat	<ul style="list-style-type: none"> · Visit www.locomobile.com.au. · You'll be able to chat with LOCO Mobile Customer Care Team member about your financial situation. · Please note LOCO Mobile business hours are 9:00am – 5:00pm Monday to Friday (AEST).