

PRIVACY STATEMENT AND CONSENT

OVERSEAS DISCLOSURES

We may disclose personal information to overseas third parties located outside Australia (each an **Overseas Recipient**) that provide services to or for us. We have made reasonable investigations to ensure that these Overseas Recipients are reputable service providers.

Once disclosed to an Overseas Recipient, your personal information will be dealt with in accordance with that Overseas Recipient's privacy policy. You should be aware that the Overseas Recipient may not be subject to any privacy obligations or other principles similar to the Privacy Act. However, we have made reasonable endeavours to bind the Overseas Recipient to comply with the Privacy Act in relation to your personal information.

By agreeing to this Privacy Statement and Consent you:

- a) consent to us disclosing your personal information, such as full name, address and DOB to an Overseas Recipient that provides services to or for us;
- b) you will not be able to seek redress under the Privacy Act if the Overseas Recipient handles the personal information disclosed to it in a way that breaches the Privacy Act; and
- c) we will not be accountable under the Privacy Act for any mishandling of the personal information, provided by us, to the Overseas Recipient.

You may withdraw your consent to disclosures of your personal information by us to the Overseas Recipients at any time by providing written notice to us. However, if you withdraw your consent, we may not be able to provide our services/products to you.

AML/CTF – VERIFICATION OF IDENTIFICATION

We have obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (**AML Act**) in relation to collecting personal information and verifying that information for the purpose of verifying your identity.

Before you receive any INCNT from the Service, you must become a verified member, which requires your identity to be confirmed. You will be required to provide proof of identification documents and/or identification information. You must successfully prove your identity before becoming a verified member and before we approve your request to claim any INCNT accumulated in your account. If you are unable to provide, or elect not to provide, proof of identification, you will not be a verified member, and we will, therefore, deny your request to claim INCNT.

No members will be verified before 1 April 2018. Note that this date may be subject to change.

We may satisfy our AML verification obligations using the following methods:

- a) document-based verification; or
- b) electronic verification through digital identity service providers, the Document Verification Service (**DVS**) (which can be accessed through a third party gateway service provider) or credit reporting bodies (**CRBs**).

For the purposes of verifying the identity of an individual using the above methods, we may disclose an individual's name, residential address, DOB, drivers' licence number, passport number and/or Australian citizenship certificate number to a digital identity service provider, CRB or other third party gateway service provider (**service provider**). The information disclosed by us will be matched with information held by the document issuer or official record holder, using third party systems, for the purpose of confirming the identity of the individual. The CRB or service provider will provide us an assessment of whether the personal information disclosed by us matches personal information available through the DVS or other official database in relation to that particular individual.

By agreeing to this Privacy Statement and Consent, you agree to us disclosing your personal information to a CRB or other service provider for the purpose of making a request for verification of your identification using the verification methods set out above.

If you do not consent to your identification being verified using the above methods, there are alternative verification options available. Please contact us directly to find out about these options.

For further information about the DVS please visit www.dvs.gov.au.