

PRIVACY POLICY

This privacy statement sets out how uStash Pty Ltd ACN 612 558 979 ("**uStash**") will manage your personal information and other information.

In this privacy policy "your information" means your personal information, as defined under the *Privacy Act 1988 (Cth)* ("**Privacy Act**"). Although we do not allow children to use our apps, in the event we knowingly collect information from a child, for parents, your child's information will be treated in the same manner as "your information" is treated throughout this Privacy Policy.

Information collected by uStash

Depending on the particular circumstances, uStash may collect and hold a range of different information about you. This can include your name, date of birth, contact details (including address, email address, phone number or mobile telephone number), username or password for our website or apps, username or password for your online banking account(s), financial information (such as credit card or bank account numbers) and information about how you use uStash's products and services.

It is not intended that uStash will directly collect, store or use your username or password for your online banking account(s), or your financial information (such as credit card or bank account numbers). Rather, it is intended that those details will be collected, stored and used by a third party provider that uStash will use to facilitate the use of its website and apps.

If personal information concerns particular beliefs or backgrounds, it is considered to be of a sensitive nature. Such information may include:

- racial background;
- political opinions and political party memberships;
- religious or philosophical beliefs;
- trade union affiliations or membership;
- sexual preferences;
- criminal record; or
- health information.

uStash does not collect sensitive information.

How uStash will collect your information

uStash may collect your information in a number of ways, including:

- directly from you (such as when you obtain a subscription for our apps, where you provide information to uStash, when you purchase products or services from uStash or visit uStash's website or contact uStash with a query or request)
- from publicly available sources of information;
- with your consent, from third parties and your financial institution;
- from uStash's records of how you use uStash's products or services

If you choose not to provide certain information about yourself, uStash may not be able to provide you with the products, services or information you require.

How uStash will hold your information

uStash may store your information in hard copy or electronic format, in storage facilities that uStash owns, or that are owned and operated by third party service providers.

uStash's third party providers may store information they collect in hard copy or electronic format, in storage facilities that uStash owns, or that are owned and operated by other providers.

uStash takes the privacy and security of your information seriously and uStash is committed to maintaining the security of your information under uStash's control.

uStash uses a combination of technical solutions, security controls and internal processes to protect your information from unauthorised access and disclosure.

While uStash takes these steps to maintain the security of your information, you should be aware of the range of information security risks that exist today and take appropriate care to help safeguard your own information.

Purposes for which uStash will collect, hold and use your information

uStash or third party providers may collect, hold and use your information for a range of different purposes, including

- to provide products and services to you, to provide you with information about those products and services, to assist you with enquiries or purchases, to enhance your experience on uStash's website or apps, or to provide you with better customer service;
- to administer and manage the products and services uStash provides to you, to charge and bill you for them, and to collect any amounts you may owe uStash; and
- to improve or develop products and services, or to perform research and analysis.

uStash does not allow children to use our apps. For this reason, uStash may monitor visitors to uStash's website or users of our apps. We will not collect personal information that would be unlawful, unnecessary or unrelated to our activities or business.

When uStash will disclose your information

uStash may disclose your information:

- as required or authorised by law, including to law enforcement and national security agencies, and other government and regulatory authorities;
- to third parties such as service providers who uStash uses to provide functionality to its apps. In particular, your online banking username and password will be collected and stored by service providers in order for details of your spending transactions to be obtained from your bank's online banking platform and to perform funds transfers of round ups;
- to third parties who assist uStash to manage or develop uStash's business; or
- for the purposes of facilitating or implementing a transfer/sale of all or part of uStash's assets or business

Your information may be disclosed to third parties outside of Australia.

Cookies

uStash's website or apps may employ the use of cookies in order to monitor the usage levels relating to uStash's website or apps and to monitor which features of uStash's website or apps are most frequently accessed. Using cookies allows uStash to constantly enhance its website and apps in order to make them more userfriendly.

Most web browser software allows you to block cookies if you choose to do so.

Your email Address and the Spam Act

uStash will store your email address if you send uStash a query online or email. Storage of your email address allows uStash to advise you of any upgrades or enhancements to uStash's current services as well as any new products or services uStash offers or information which uStash thinks may be relevant to you.

uStash is fully compliant with the *Spam Act 2003 (Cth)* and uStash will not send you promotional material if you do not want it sent to you. uStash will not forward your email address to any third parties without your express permission.

Social Media Messaging, Message Boards And Forums

uStash's Websites or apps or social media accounts may contain interactive features such as Facebook messaging or sharing, Twitter posts, Instagram posts, message boards and forums. Whenever you post messaging information in publicly accessible places such as Facebook, Twitter, Instagram, message boards and forums on the Internet, this information becomes available to anyone with access to the Internet. This information can be collected and used by others, including to send you unsolicited communications. Therefore, uStash recommends that you use your discretion and exercise caution when providing your personal information on Facebook, Twitter, Instagram, message boards and forums. uStash accepts no liability for any material or links posted on any Facebook post, Twitter post, Instagram Post, message boards or forums on the uStash website or apps.

How to access or correct your personal information or make a privacy complaint

If you wish to access any of your personal information that uStash holds or would like to correct any errors in that information, please contact uStash using the contact details set out at www.ustash.com.

You may also use these contact details to notify uStash of any privacy complaint you have against uStash, including if you think that uStash has failed to comply with the Australian Privacy Principles (APP)

uStash will investigate any complaints received in writing and endeavour to respond to your complaint within 14 days of receipt of the complaint.

While uStash will use its best endeavours to address any complaint that you may have, if you are unsatisfied in the manner in which uStash deals with your complaint, you may also be able to lodge a complaint with a relevant regulator such as the Australian Information Commissioner (www.oaic.gov.au).

About this Statement

This Statement has been issued by uStash, effective as at 22 August 2017. From time to time, uStash may need to change this Statement.

uStash will post the updated version at www.ustash.com and it will also be available on the App. The updated version will apply to all of your information held by uStash at the time.