

# direct ePay Privacy Policy

We respect your privacy. This Privacy Policy is designed to ensure your personal information is protected.

Any and all personal information collected at this website will be kept strictly private and confidential. We collect only information that is needed, and we will overview in this Privacy Policy how we use it. We use technological, legal and training means to provide the highest level of security and privacy for personal information. A more detailed explanation about how we safeguard your personal information is outlined below.

This Privacy Policy applies to direct ePay Pty Ltd A.B.N. 14 122 848 926 ("**direct ePay**" or "**we**"). We will post online at [www.directepay.com.au](http://www.directepay.com.au) any changes to this Privacy Policy, so we encourage you to check it from time to time.

## **Use or disclosure of your personal information**

If you enter into direct ePay Service Provider Agreement (as published at [www.directepay.com.au](http://www.directepay.com.au)) we will use and disclose your personal information provided to direct ePay under that agreement. We will do so to provide the service generally, ensure compliance and provide notices under the agreement, and check your identity, especially your current status: (1) as a member of a defined group (eg as a consultant of Creative Memories); and (2) as a customer for a merchant facility arrangement with the National Bank of Australia, its related bodies corporate, and their respective officers, employees and agents.

## **Resale or Disclosure**

Except as indicated in this policy, direct ePay will not sell, rent or disclose your personal information collected at this website or via email communication, including subscription and online forms and email addresses.

## **Collected Browser Information**

direct ePay analyses website logs to constantly improve its service. We use the log information to record various information regarding different sections of this website. This helps direct ePay make its website more useful. They are a necessary part of visiting any website.

To improve service direct ePay may also provide your personal information as statistical data to persons for research and analysis purposes. You further agree that direct ePay at times may be legally obligated to disclose your email addresses and other data to law enforcement agencies and others.

This website may contain links to sites published by others. Please note we have no control over their privacy practices.

## **Cookies**

We use cookies. Cookies are pieces of information that a website or email transfers to your computer's hard disk. Cookies can make the Web more useful by storing information about your preferences on a particular website. The use of cookies is an industry standard and many major websites use them to provide useful features for their customers. Cookies in and of themselves do not personally identify users, although they do identify a user's computer. Most browsers are initially set up to accept cookies. If you'd prefer you can set yours to refuse cookies. However, you may not be able to take full advantage of a website if you do so.

For any questions regarding the above Privacy Policy please send an email to: [service@directepay.com.au](mailto:service@directepay.com.au)

Privacy Policy last revised: 30 November 2006