

PRIVACY POLICY

MSL Solutions Limited ABN 96 120 815 778 and its related bodies corporate, including SwiftPOS Pty Ltd (referred to in this document as **we**, **us** or **our**), recognises that your privacy is very important and we are committed to protecting the personal information we collect from you. To the extent that the *Privacy Act 1988* (Cth) (**Privacy Act**), and the Australian Privacy Principles (**APPs**) govern the way in which we must manage your personal information, this policy sets out how we collect, use, disclose and otherwise manage personal information about you.

COLLECTION OF INFORMATION

Types of information collected

We may collect and hold personal information about you, that is, information that can identify you, and is relevant to providing you with the goods and services you are seeking. In particular, we may collect your:

- name;
- contact information, such as postal address, email addresses and telephone numbers; and
- IP address.

If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

We do not collect any credit card information nor store any credit card information. Where we require payment from you, all payments are processed by external payment providers in accordance with their own privacy policies. These external providers currently include:

- [Paypal](#)
- [Secure Pay](#)
- [Windcave](#)

The Act defines some types of personal information as sensitive. We don't commonly collect sensitive information, which includes information about a person's race, ethnic origin, political opinions, health, religious or philosophical beliefs and criminal history. In the event we require any sensitive information we would only collect this with your permission, and we will only use it for the purpose for which you provided it.

Purpose of collection

The personal information that we collect and hold about you depends on your interaction with us. Generally, we will collect, use, and hold your personal information if it is reasonably necessary for or directly related to the performance of our functions and activities and for the purposes of:

- providing any internet, web or app based solutions (**Solution**) to you or someone else you know, including:

- directly as an independent user of the Solution ("**Independent Solution**"), in which case MSL will be authorised by you to provide the Solution as part of the terms and conditions of the relevant transaction; or
- as part of a Solution provided to you by a club, venue or association ("**Venue**") of which you are a member. In which case, MSL will be authorised by the Venue to provide the Solution in accordance with an agreement between MSL and the Venue ("**Venue Solution**").
- providing any non-Solution goods and services to you or someone else you know;
- providing you with promotional material and information about other goods and services that we, our related entities and other organisations that we have affiliations with, offer that may be of interest to you;
- facilitating our internal business operations and internal administration, including internal record keeping, the fulfilment of any legal requirements;
- analysing our goods and services and customer needs and monitoring website performance with a view to developing new or improved goods and services and improving our website;
- because we are required or permitted by any law;
- any purposes directly related to any of the above, for example, for planning purposes, to keep you informed of updates and changes to the goods and services, and to provide technical support; and
- any other purposes that are in accordance with your consent.

Method of collection

Personal information will generally be collected directly from you through the use of a Solution, a transaction or function provided by a Solution, any of our standard forms, over the internet, via email, or through a telephone conversation with you. There may, however, be some instances where personal information about you will be collected indirectly because it is unreasonable or impractical to collect personal information directly from you. We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the information has been collected.

If we receive unsolicited information about you that we do not ask for or which is not directly related to our functions or activities, we may be required to destroy or de-identify that information, provided it is lawful and reasonable to do so.

Failure to provide information

If the personal information you provide to us is incomplete or inaccurate, we may be unable to provide you, or someone else you know, with the goods and services you, or they, are seeking.

Internet users

If you access our website, we and our internet service provider (**ISP**) may collect additional personal information about you in the form of your IP address and domain name. We and our ISP may also collect:

- the name of your internet service provider;
- the date and time of your visit to the website;
- the length of your session;
- the pages which you have accessed;
- the website which referred you to our website;
- the type and version of the browser you are using; and
- the operating system which your computer uses.

This information is used only for statistical and website development purposes, and cannot personally identify you.

Our website uses cookies. The main purpose of cookies is to identify users and to prepare customised web pages for them. Cookies do not identify you personally, but they may link back to a database record about you. We use cookies to monitor usage of our website and to create a personal record of when you visit our website and what pages you view so that we may serve you more effectively. Popular browsers will usually give users a level of control over cookies. You can set your browsers to accept or reject all, or certain, cookies. You can also set your browser to prompt you each time a cookie is offered. Most cookies are easy to delete, and the Help function within your browser should tell you how. Some digital services may not load properly or function as intended if cookies are disabled.

Remarketing

We use remarketing services to advertise on third-party websites to you after you visit our website. We and our third-party vendors use cookies and non-cookie technologies to inform, optimise and serve ads based on your past visits to our website.

- Google Ads remarketing service is provided by Google Inc.
- Our visitors can opt out of Google's use of cookies or device identifiers by visiting Google's [Ads Settings](#).
- Alternatively, to opt out of a third-party vendor's use of cookies, visit the [Network Advertising Initiative opt-out page](#) or control the use of device identifiers by using their [device's settings](#).
- For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <http://www.google.com/intl/en/policies/privacy/>.

USE AND DISCLOSURE OF INFORMATION

Generally, we only use or disclose personal information about you for the purposes for which it was collected (as set out above).

We may disclose personal information about you to:

- our employees, contractors, and related and affiliated entities for the purpose of providing our goods and services, operating our business, and fulfilling requests by you;
- the relevant club, venue, or association in accordance with the terms and conditions of your membership if we are providing a Venue Solution;
- service providers who assist us in operating our business and services, and such personal information will only be used to the extent necessary to perform the services;
- our related entities and other organisations with whom we have affiliations so that those organisations may provide you with information about goods and services and various promotions;
- the police, any relevant authority or enforcement body, or your ISP or network administrator, for example, if we have reason to suspect that you have committed a breach of any of our terms and conditions, or have otherwise been engaged in any unlawful activity, and we reasonably believe that disclosure is necessary; and
- third parties where required by law, binding regulation, court order, or otherwise with your consent.

From time to time, we may expand or reduce our business and this may involve the sale and/or transfer of control of all or part of our business. Your data, where it is relevant to any part of the sold or transferred business, will be transferred to the new owner or newly controlling party to be used for the purposes for which it was provided under this privacy policy.

Disclosure of personal information overseas

We are assisted by a variety of external service providers to deliver our services, some of whom may be located overseas. These third parties are too numerous to list, and they change from time to time. Some examples of the types of third parties include:

- technology service providers including:
 - website analytics providers such as Google located in the US;
 - cloud service providers such as Amazon Web Services or Microsoft Azure located in Australia and U.S.;
 - hosting service providers such as Rackspace located in U.S.; and
 - third party software providers such as Xero located in New Zealand;
- developers, IT system administrators, and support staff, located in Australia, E.U. and India. While our developers and support staff rarely access live data, they may do so when troubleshooting complex support requests or bugs, or designing new functionality to address your feature requests; and

In many cases, we impose contractual restrictions equivalent to those imposed on us under the Act in respect of collection and use of personal information by those third parties. In some cases, such as social media networks, our ability to impose contractual restrictions is limited. In those circumstances, we will carefully consider the risks to the protection of personal information when entering into arrangements with third parties.

Our service providers are not permitted to sell, use or disclose your contact details or contact you for any other purpose unless required by law.

Under no circumstances will we sell or receive payment for licensing or disclosing your personal information.

OPT OUT

We will never knowingly send you unsolicited commercial electronic messages. More information on the *Spam Act 2003* (Cth) is available from the regulator's website: www.acma.gov.au/spam.

If you subscribe to our mailing list or use a Solution, we may use or disclose your personal information (excluding sensitive information) for direct marketing purposes. We will obtain your specific consent to disclose sensitive information for the purposes of direct marketing our services. We may include third party offers in marketing materials we send to you.

You will be able to opt-out of direct marketing at any time with no charge to you, or request us to provide you with our source of information, by email to marketing@msslutions.com, or through the unsubscribe link found in all marketing emails we send. We will then ensure that your name is removed from our mailing list.

If you receive communications from us that you believe have been sent to you other than in accordance with this policy, or in breach of any law, please contact us using the details provided below.

LINKS TO OTHER SITES

Our website or the Solution may contain links or allow you to link to other websites which are not operated by MSL or a related entity (**External Websites**). We are not responsible for goods, services, or transactions provided on External Websites. We are not responsible for the privacy practices of linked websites and linked websites are not subject to our privacy policies and procedures.

SECURITY

We store your personal information in different ways, including in paper and in electronic form. The security of your personal information is important to us. We take all reasonable measures to ensure that your personal information is stored safely to protect it from interference, misuse, loss, unauthorised access, modification or disclosure, including electronic and physical security measures.

If you send us information from the Solution, it will be encrypted. We use industry-standard 128-bit encryption in place to protect information collected through this website.

Where personal information we hold is no longer necessary, we delete the information or permanently de-identify it, subject to specific laws in respect of data retention.

ACCESS AND CORRECTION

You may access the personal information we hold about you upon making a written request. We will respond to your request within a reasonable period. We may charge you a reasonable fee for processing your request (but not for making the request for access).

We may decline a request for access to personal information in circumstances prescribed by the Privacy Act, and if we do, we will give you a written notice that sets out the reasons for the refusal (unless it would be unreasonable to provide those reasons).

If, upon receiving access to your personal information or at any other time, you believe the personal information we hold about you is inaccurate, incomplete or out of date, please notify us immediately. We will take reasonable steps to correct the information so that it is accurate, complete and up to date.

If we refuse to correct your personal information, we will give you a written notice that sets out our reasons for our refusal (unless it would be unreasonable to provide those reasons), including details of the mechanisms available to you to make a complaint. There is no fee for making any corrections to your personal information.

COMPLAINTS AND FEEDBACK

If you wish to make a complaint about a breach of the Privacy Act, the APPs or a privacy code that applies to us, please contact us using the details below and we will take reasonable steps to investigate the complaint and respond to you.

If you have any queries or concerns about our privacy policy or the way we handle your personal information, please contact our privacy officer at:

- Street address: MSL Solutions Limited, L 1, 307 Queen Street, Brisbane, QLD, 4000
- Email address: marketing@mslsolutions.com
- Telephone: 1800 679 701
- Website: mslsolutions.com

In relation to a venue Solution, for further information about the privacy policy of the Venue, please contact the relevant club, venue or association.

For more information about privacy in general, you can visit the Office of the Information Commissioner's website at www.oaic.gov.au.

If you wish to make a complaint about the collection, use or disclosure of your personal information, please contact our privacy officer, and we will work with you to resolve the issue.

If after this process you are not satisfied with our response, you can submit a complaint to the Office of the Information Commissioner. To lodge a complaint, visit the 'Complaints' section of the Information Commissioner's website, located at <http://www.oaic.gov.au/privacy/privacy-complaints>, to obtain the relevant complaint forms, or contact the Information Commissioner's office.

ADDITIONS AND JURISDICTION

We may amend the privacy policy at our sole discretion, and it is your responsibility to review this page from time to time.

We may do things in addition to what is stated in this privacy policy to comply with the APPs, and nothing in this privacy policy shall deem us to have not complied with the APPs.

The laws of the State of Queensland, Australia apply to this privacy policy and the parties submit exclusively to the courts of that jurisdiction in relation to any alleged breach of this policy.

COPYRIGHT

The materials and content on this website (including text, documents, photographs, graphics and audio) are protected by copyright law. MSL reserves all of its copyright and other intellectual property rights. Unless permitted under the Copyright Act 1968, no materials or content may be reproduced without permission. Please address any queries to marketing@mslsolutions.com.