



GOLD TEN Privacy Policy

GOLD TEN is founded on the principle of simplicity and transparency. We take privacy very seriously. The following Privacy Policy explains how Worldfast Group Pty Ltd as GOLD TEN (“GOLD TEN”) (ABN: 87 645 786 081), treats your personal information. You should read this policy carefully so you make an informed decision when you choose to share personal information with us.

GOLD TEN collects your personal information

GOLD TEN provides international payments services, to individual and business customers.

GOLD TEN’s service stores company and individual data. This data can include personal information. “Personal information” is information that identifies an individual. Information may include the individual’s name, occupation email address, telephone number, company organization information and other related information

You can choose not to provide personal information to GOLD TEN, however that choice may mean that we are unable to provide you with the required services that you may be looking for. We encourage you to check our website regularly for any updates to our Privacy Policy.

Personal information

“Personal information”, as defined in the Privacy Act 1988 (Cth), refers to “information or an opinion, whether true or not, and whether recorded in a material format or not, about an identified individual, or an individual who is reasonably identifiable”. Any information or opinion that may lead to the reasonable inference to the identity of an individual may be considered personal information. We encourage you to check our website regularly for any updates to our Privacy Policy.

GOLD TEN may collect personal information directly from you when you:

- register to use the Service,
- use the Service,
- contact the GOLD TEN support team, and
- visit our Website.

GOLD TEN may collect your personal information from others

We may collect personal information from others when you:

- register for an account,
- add a beneficiary or payee to your profile,

GOLD TEN uses cookies and other technologies.

We send to and store on your computer small files called “cookies” so that we may recognize your computer as a unique machine the next time you visit our site. Our cookies are used to help us optimize your online experience by altering our content depending on your particular needs. We never store any sensitive customer information such as user password and account details in Cookies.

GOLD TEN collects, stores, and uses personal information for limited purposes

We collect your personal information for the main purpose of providing you with financial products and services that you request. We collect your personal information to comply with all applicable laws and regulations, such as, but not limited to, anti-money laundering and counter terrorism financing (AML/CTF). We collect your personal information directly from you and indirectly from third parties. We use personal information collected from, or about you, in the following ways:

- verify your identity,
- to maintain your account details and administer your account,
- to provide GOLD TEN’s Service to you, including processing transactions;
- to contact you about Services being provided to you;
- notify you of new Services or Service changes,
- carry out marketing or training relating to the Service,
- assist with the resolution of technical support issues or other issues relating to the Service,
- comply with laws and regulations in applicable jurisdictions, and
- communicate with you.

By using the Service, you consent to your personal information being collected and used in this way and for any other use you authorise. GOLD TEN will only use your personal information for the purposes described in this Policy or with your express permission.

GOLD TEN can aggregate your non-personally identifiable data

You agree that we can access, aggregate and use non-personally identifiable data GOLD TEN has collected from you. This data will in no way identify you or any other individual. GOLD TEN may use this aggregated non-personally identifiable data to:

- assist us to better understand how our customers are using the Service and to improve the Service,
- create business insights that allow you to benchmark your business' telco spend and use against that aggregated data.

GOLD TEN only discloses Your Personal Information in limited circumstances

GOLD TEN may disclose your personal information when it is necessary to help with the provision of the Service. If we are involved in a reorganisation or sale of our assets, your personal information may be transferred as part of that reorganisation or sale.

GOLD TEN may disclose your personal information to:

- financial institutions and other similar organisations that it deals with during its corporate activities, or those that are nominated by you;
- external service providers and professional advisers (which may be located overseas) that provide services to GOLD TEN;
- any third parties where this is necessary to process a transaction or provide services which you have requested; or

GOLD TEN may be required to disclose your personal information without your consent to (a) comply with the law; (b) prevent fraud; or (c) protect our legal rights. GOLD TEN may be required to provide your personal information to ASIC and other regulatory and government bodies from time to time in the Australia and other countries.

Please note that GOLD TEN does not sell or provide your personal information to third parties for marketing purposes.

We may also disclose your personal information with your permission.

How we store and protect your data

We use third parties to provide the GOLD TEN Service. Our AML checks are completed by third parties service provider, who provide their Privacy Policy on request.

If you are located outside of Australia your laws governing personal data may differ from Australian law. To provide the Service we may transfer personal information, to a country that does not have the same data

protection laws as your own. By using the GOLD TEN Service you consent to us using staff that may live outside of your own country.

GOLD TEN takes steps to protect your personal information

GOLD TEN is committed to protecting the security of your personal information. We employ security software, systems and procedures to offer you a safe and secure trading environment and to protect your personal, financial and trading information. Your personal information may also be held on our computer database. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely off site.

The internet is not itself a secure environment. We cannot give an absolute assurance that your information will always be secure. Transmission of personal information over the internet is at your own risk and you should use the Service within a secure environment. If we discover a security breach, we will tell you as soon as possible.

Personal information will be treated as confidential information and sensitive information will be treated highly confidential. It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years.

This policy may be updated from time to time

Our Privacy Policy may change from time to time. We will post any privacy policy changes on this page and, if the changes are significant. Any amended Policy is effective upon posting to this Website. Your continued use of the Service is deemed acceptance of any amended Policy.

Queries and complaints

If you have any query or complaint about the way we collect, use, hold or disclose personal information, please contact us. We will use our best efforts to respond to your query or request as quickly as possible.

For the avoidance of doubt, this policy does not apply to our employee records.

If you would like more information about this policy or the information we hold, please contact:

Worldcheck Group Pty Ltd

Email: info@goldten.com.au

Phone: (02) 9212 7298

This policy can be downloaded free of charge from goldten.com.au/privacy

If you require more information about privacy laws generally, please contact:

The Privacy Commissioner:

Office of the Federal Privacy Commissioner

GPO Box 5218, Sydney NSW 2001

Phone: 1300 363 992

Website: www.oaic.gov.au