

Advice and Answers Pty Ltd Privacy Policy – date issued 10 October 2024

Advice and Answers Pty Ltd (ABN 63 666 229 563), operator of rwrds.com.au, is dedicated to protecting and respecting your privacy, and we take our obligations under the Privacy Act 1988 (Cth) very seriously.

At Advice and Answers Pty Ltd, we strongly value your right to privacy and this statement outlines how we collect, store and protect your personal information to ensure we comply with the relevant privacy laws including the Australian Privacy Principles (APPs) and other provisions of the Privacy Act 1988 (Cth).

How and why we collect your personal information?

By "personal information," we refer to information or an opinion about an identified individual, or an individual who is reasonably identifiable from the information.

We only collect personal information by fair and lawful means, including when people:

- Register on the site,
- Volunteer information or apply for financial or credit products through our site,
- Respond to surveys or fill in forms on our site,
- Post material to our site or on social media,
- Purchase or download products or services from us, from our site or from our commercial partners,
- Contact us for assistance or with inquiries.

We may collect and hold personal information including:

- Your name and contact details (typically, an email address),
- Gender,
- Age or age-range,
- Information related to financial and credit products you may hold or apply for,
- Personal information in responses to security log-in and survey questions,
- Details of your visits to our site, including traffic and location data, pages visited, weblogs, and other communication data, and the type of browser you are using.

Additionally, when you visit our site, we may collect information about your computer, such as your IP address, operating system, and browser type, along with the date and time of your visit.

The scope of personal information we collect depends on your relationship with us and the extent to which you use our website and interact with us. In many instances, we may only have one or two pieces of data related to any particular individual.

We prefer to collect personal information directly from you. However, in some cases, it may be unreasonable or impracticable to do so, and we may obtain information from third parties.

We collect and hold personal information for various purposes, each requiring different types of personal information for different reasons. However, in all cases, the personal information we collect and hold is reasonably necessary for our functions and activities, including providing services you expect from us. These purposes include:

- Providing news, information, products (incl. financial and credit products), or services you request from us or which we believe may interest you,

- Personalising and customising your experience on our site,
- Managing and enhancing our products and services,
- Facilitating payments for our products or services,
- System administration and research purposes,
- Network analysis and security,
- Investigating complaints or if we suspect unlawful activity,
- Direct marketing,
- As required or permitted by law (including privacy legislation).

Direct Marketing

We may use or disclose your personal information to inform you about products and services that may be relevant to your financial and credit needs, including running competitions, promotions, and other opportunities that could interest you. These marketing activities might be carried out through email, telephone, SMS, mail, or any other form of electronic communication. Additionally, we might promote our products to you via third-party channels, such as social media platforms.

If you prefer not to receive marketing offers from third parties facilitated by us, you have the option to opt out. You can do this by contacting the Guideway Privacy Manager using the contact details provided in this document, clicking the unsubscribe link in our emails, or following any opt-out instructions included in our communications.

For those who are not yet our customers but receive marketing from us, we're committed to transparency about how we obtained your information. We also ensure it's easy for you to opt out of future communications if you choose to.

Who do we disclose your personal information to?

We are committed to using or disclosing the personal information we collect only for the purposes for which you provided it, or for closely related secondary purposes that you would reasonably expect. Additionally, we may disclose your information:

- Where you have explicitly consented to such disclosure,
- In accordance with the Australian Privacy Principles, which allow for use or disclosure for legal reasons, or in situations relating to public health and safety, as well as in connection with certain actions by or on behalf of enforcement bodies.

In light of this, it is important for you to know:

- Your personal information may be shared with our service providers in order to deliver the services we have described to you. This includes instances where you use our referral or click-through links to apply for financial or credit products.
- There may be occasions where we will ask for your consent to "opt-in" for the use or sharing of your personal information in ways not specified by this Privacy Policy or by law. We are dedicated to protecting your privacy and will always provide you the chance to "opt-out" of receiving communications from us or from third-party senders in accordance with this Policy or any additional consents you've given. We honour your choices and will follow your instructions. Should you wish to "opt-out," you may do so at any time, for example, by clicking on the "unsubscribe" link at the end of our emails, or by directly contacting our Privacy Officer.

Internally, our staff (directors, employees and contractors) only have access to your personal information if it is relevant to their role and/or duties. All staff are subject to confidentiality agreements.

Cookies

Cookies are small data files stored on your computer by websites. They are used for various purposes to enhance your online experience. Our website uses cookies to track login sessions and personalise your site experience. We recommend allowing cookies for full site functionality, but you can configure your browser settings to reject them if you prefer.

Interacting Anonymously or Under a Pseudonym

You can browse our website anonymously and block cookies to maintain privacy. However, for certain interactions with us, providing your real name and contact information may be necessary. Where lawful and practicable, you have the option to interact using a pseudonym or without revealing your identity.

Accessing and Correcting Your Personal Information

In most cases, we will give you access to your personal information unless there are certain legal reasons why we can't.

If you wish to have access, please contact us at contact@adviceandanswers.com.au and provide proof of identity to accompany your request. We will require identification to ensure your personal information is only provided to you. We will take all steps to act on your request for information within 30 days.

However, we're not always required to give you access to your personal information. As such there may be some instances where we don't have to give you access, these instances might be that;

- We believe there is a threat to life or public safety;
- There is an unreasonable impact on the privacy of other individuals;
- The request is frivolous;
- The information is relevant to, but would not be accessible in existing or anticipated legal proceedings;
- It would prejudice negotiations with you;
- It would be unlawful;
- By court/tribunal order;
- It would jeopardise taking action against serious misconduct by you;
- It would be likely to harm the activities of an enforcement body (e.g. the police);
- It would harm the confidentiality of our commercial information.

If we can't provide your information in the way you've requested, we will tell you why in writing.

What to do if you are unhappy or want to make a complaint

If you are not satisfied with how we have handled your personal information, you may lodge a complaint by writing to us at the following address. Your complaint will be taken seriously and dealt with in a confidential manner.

- Privacy Manager A: Level 3, 91 William Street, Melbourne VIC 3000
D: 1300 138 138 E: advice@guideway.com.au

Once received, the Privacy Manager will ensure that your complaint is properly considered. You should expect to receive an acknowledgement within a week and a decision within 30 days. Some complaints may take longer to resolve if they are complex, however, we are required by law to deal with all complaints within 90 days.

If, after following this procedure, you are still not satisfied or we do not respond within 30 days, you may be able to take the matter to the Australian Financial Complaints Authority (AFCA), Phone: 1800 931 678, website: www.afca.org.au or email: info@afca.org.au. Alternatively, you can contact The Office of the Australian Information Commissioner (Commissioner) phone: 1300 363 992, website: www.oaic.gov.au, or email: enquiries@oaic.gov.au. Advice and Answers AFCA member number: 98456 (we hold Australian Credit Licence #547291).

Information regarding how to lodge a complaint can be found by contacting AFCA or the Commissioner directly. Should your complaint relate to how your information has been treated by a product provider (such as a credit card company or bank), you should direct your complaint to the relevant responsible entity as identified in the Disclosure Statement they provided to you.

Securing Personal Information

We take reasonable steps to secure your personal information against unauthorised access, loss, or misuse. This includes using secure servers, firewalls, and access controls. However, please be aware that no internet transmission is entirely secure, and we cannot guarantee the complete security of your information.

Overseas Disclosure of Personal Information

Although our website is hosted in Australia, some of our service providers, including those involved in email campaign distributions, are based overseas. When we transmit your data overseas for mail-outs or any other purposes described in this privacy policy, we will take reasonable steps to ensure that these overseas providers comply with the Australian Privacy Principles.

Changes to Our Privacy Policy

Our Privacy Policy may be updated periodically to reflect changes in our practices or legal obligations. We encourage you to review it regularly to stay informed about how we are protecting your information.

Contacting Us About Privacy

If you have any questions or concerns about our Privacy Policy or the handling of your personal information, please contact our Privacy Officer at the provided email address or postal address.

Privacy Officer Contact

For any privacy-related inquiries, including access to or correction of your personal information, or to lodge a complaint, please contact our Privacy Officer via email at contact@adviceandanswers.com.au or by mail at Level 3, 91 William Street Melbourne VIC 3000.