

Privacy Policy

In this Privacy Policy, 'us' 'we' or 'our' means Intransic Pty Ltd trading as PayNinja. We are committed to respecting your privacy. Our Privacy Policy sets out how we collect, use, store and disclose your personal information.

By providing personal information to us, you consent to our collection, use and disclosure of your personal information in accordance with this Privacy Policy and any other arrangements that apply between us. We may change our Privacy Policy from time to time by publishing changes to it on our website. We encourage you to check our website periodically to ensure that you are aware of our current Privacy Policy.

Personal information includes information or an opinion about an individual that is reasonably identifiable. For example, this may include your name, age, postcode and contact details.

What personal information do we collect?

When ordering or registering on our site, as appropriate, you may be asked to enter your name, email address, phone number or other details to help you with your experience.

We may also collect your device ID, device type, geo-location information, computer and connection information, statistics on page views, traffic to and from the sites, ad data, IP address and standard web log information.

When do we collect information?

We may collect information either directly from you, or from third parties when you:

- register on our website or app;
- communicate with us through correspondence, chats, email, or when you share information with us from other social applications, services or websites;

- interact with our sites, services, content and advertising.

In addition, when you apply for a job or position with us we may collect certain information from you (including your name, contact details, working history and relevant records checks) from any recruitment consultant, your previous employers and others who may be able to provide information to us to assist in our decision on whether or not to make you an offer of employment or engage you under a contract. This Privacy Policy does not apply to acts and practices in relation to employee records of our current and former employees, which are exempt from the Privacy Act.

Why do we collect personal information?

We may collect, hold and use your personal information for the following purposes:

- to enable you to access and use our website;
 - to operate, protect, improve and optimise our website, business and our users' experience, such as to perform analytics, conduct research and for advertising and marketing;
 - to send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you;
 - to send you marketing and promotional messages and other information that may be of interest to you;
 - to administer rewards, surveys, contests, or other promotional activities or events; and
 - to consider your employment application.

Third Party Disclosure

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information.

Third party links

We do not include or offer third party products or services on our website.

Google

Google's advertising requirements can be summed up by Google's Advertising Policies. They are put in place to provide a positive experience for users. <https://support.google.com/adwordspolicy/answer/6008942?hl=en>

We use Google AdSense Advertising on our website. Google, as a third party vendor, uses cookies to serve ads on our site. Google's use of the DART cookie enables it to serve ads to our users based on their visit to our site and other sites on the Internet. Users may opt out of the use of the DART cookie by visiting the Google ad and content network privacy policy.

We have implemented the following:

- Remarketing with Google AdSense
- Google Display Network Impression Reporting • Demographics and Interests Reporting
- DoubleClick Platform Integration

We along with third-party vendors, such as Google use first-party cookies (such as the Google Analytics cookies) and third-party cookies (such as the DoubleClick cookie) or other third-party identifiers together to compile data regarding user interactions with ad impressions, and other ad service functions as they relate to our website.

Opting-out: Users can set preferences for how Google advertises to you using the Google Ad Settings page. Alternatively, you can opt out by visiting the Network Advertising initiative opt out page or permanently using the Google Analytics Opt-Out Browser add on.

To whom do we disclose your personal information?

We may disclose personal information for the purposes described in this privacy policy to:

- our employees;
- third party suppliers and service providers (including providers for the operation of our websites and/or our business or in connection with providing our products and services to you);
- professional advisers, dealers and agents;
- payment systems operators (eg merchants receiving card payments);
- our existing or potential agents, business partners or partners;
- our sponsors or promoters of any competition that we conduct via our services;
- anyone to whom our assets or businesses (or any part of them) are transferred;
- specific third parties authorised by you to receive information held by us; and/or
- other persons, including government agencies, regulatory bodies and law enforcement agencies, or as required, authorised or permitted by law.

Using our website and cookies

We may collect personal information about you when you use and access our website. While we do not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may also use 'cookies' or other similar tracking technologies on our website that

help us track your website usage and remember your preferences. Cookies are small files that store information on your computer, TV, mobile phone or other device. They enable the entity that put the cookie on your device to recognise you across different websites, services, devices and/or browsing sessions. You can disable cookies through your internet browser but our websites may not work as intended for you if you do so.

We may also use cookies to enable us to collect data that may include personal information. For example, where a cookie is linked to your account, it will be considered personal information under the Privacy Act. We will handle any personal information collected by cookies in the same way that we handle all other personal information as described in this Privacy Policy.

Security

We may hold your personal information in either electronic or hard copy form. We take reasonable steps to protect your personal information from misuse, interference and loss, as well as unauthorised access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your personal information. However, we cannot guarantee the security of your personal information.

Links

Our website may contain links to websites operated by third parties. Those links are provided for convenience and may not remain current or be maintained. Unless expressly stated otherwise, we are not responsible for the privacy practices of, or any content on, those linked websites, and have no control over or rights in those linked websites. The privacy policies that apply to those other websites may differ substantially from our Privacy Policy, so we encourage individuals to read them before using those websites.

Accessing or correcting your personal information

You can access the personal information we hold about you by contacting us by email at support@payninja.co. Sometimes, we may not be able to provide you with access to all of your personal information and, where this is the case, we will tell you why. We may also need to verify your identity when you request your personal information.

If you think that any personal information we hold about you is inaccurate, please contact us and we will take reasonable steps to ensure that it is corrected.

SPAM Act 2003

The SPAM Act 2003 is a law that sets the rules for commercial electronic messages sent to Australians by email, SMS, MMS and instant message. ACMA <http://www.acma.gov.au/> enforces the act and applies hefty penalties for violations. The SPAM act contains three main rules that message senders must comply with – consent, identification and unsubscribe facilities.

We collect your email address in order to:

- Send information, respond to inquiries, and/or other requests or questions.
- Market to our mailing list or continue to send emails to our clients after the original transaction has occurred.

To be in accordance with the SPAM Act 2003 we agree to the following: • NOT use false, or misleading subjects or email addresses

- Identify the message as an advertisement in some reasonable way
- Include the physical address of our business or site headquarters
- Monitor third party email marketing services for compliance, if one is used.
- Honour opt-out/unsubscribe requests quickly
- Allow users to unsubscribe by using the link at the bottom of each email.

If at any time you would like to unsubscribe from receiving future emails, you can email us at support@payninja.co Follow the instructions at the bottom of each email and we will promptly remove you from ALL correspondence.

Making a complaint

If you think we have breached the Privacy Act, or you wish to make a complaint about the way we have handled your personal information, you can contact us by email at support@payninja.co. Please include your name, email address and/or telephone number and clearly describe your complaint. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time. If you think that we have failed to resolve the complaint satisfactorily, we will provide you with information about the further steps you can take.

Contact us

For further information about our Privacy Policy or practices, or to access or correct your personal information, or make a complaint, please contact us using the details set out below:

support@payninja.co

Level 2, 50 Bridge Street, Sydney, Australia.

Effective: 1 August, 2017