

American Express Australia Privacy Policy

September 2024

This Privacy Policy relates to all of American Express' businesses and activities in Australia.

Our Commitment to Privacy

The privacy of our customers and clients is of utmost importance to American Express. As a global organisation, we are committed to company-wide internal processes to protect your privacy, including the American Express Data Protection and Privacy Principles which means that no matter where you are in the world, you can expect the same commitment from American Express. In Australia we also adhere to the Privacy Act (1988) and the Australian Privacy Principles.

About this Privacy Policy

This Privacy Policy sets out our policies for managing your personal information across the American Express businesses operating in Australia.

The information we collect from and about you, depends on which American Express products and services you use (for example, we may collect different information depending on if you use an American Express consumer credit card, a corporate charge card you use for work or if you are a merchant who uses our merchant services)

We have separate privacy statements relating to particular products or services, for example you will be provided with a separate privacy statement or notice which provides more detail when you use or enrol for a particular product or service (for example, our Online Privacy Statement describes how we use online information when you use our website and our Card Member Privacy Statement describes how we use information when you use one of our cards).

Types of personal information we collect and hold

American Express collects personal information about you when you use our services. We may collect your name, email address, residential address, telephone number and other contact details. Depending on the type of account, product or service you use, we may also collect other information such as date of birth, employment details, bank account details, income details, information about your credit worthiness and credit history.

We also collect information about how you use our products and services, for example, we collect information about where you use your card and transactions on your account.

We will only collect sensitive information (such as information relating to ethnic origin, religious or philosophical beliefs, membership of a political or trade association, sexual preferences or health) with your consent.

How we collect personal information

Generally, we collect personal information directly from you, such as when you apply for a product or service, when you enter a competition or promotion, when you complete a survey or when you call us for assistance with something.

We may also collect personal information through third parties such as:

- credit reporting bodies, when you apply for an American Express Card or other credit facility;
- a business that provides commercial credit worthiness information;
- merchants, when you request or make purchases using an American Express Card;
- referees (if you give us the name of someone who can give a reference about you); and
- publicly available sources of information.

We may also collect your personal information from your use of our websites or when you use our mobile apps and services. For more information about how collect information online, see our Online Privacy Statement.

We and our Service Providers may collect or use your biometric information, such as your image, to verify your identity with your express consent. We and our Service Providers will collect and use such biometric information lawfully and will only store such data for so long as is strictly necessary to verify your identity. All biometric information will be deleted by no later than within 12 months of collection.

Why we collect, hold and use personal information

We collect personal information in order to provide our products and services to you and to conduct our business. This includes collecting information for the following purposes and may be used the following ways:

- to process applications for products and services;
- to manage and administer those products and services;
- for market research and analytics purposes and to develop, improve and better target our products and services;
- for training, quality control and verification purposes (including monitoring and recording your telephone conversations with us from time to time);
- to provide you with information about our products and services, offers and promotions and to determine which ones are most relevant to you (however, you can always opt-out from receiving direct marketing communications we send by email and mobile); and
- to meet our legal obligations (including verifying your identity with certain authorities and government bodies).

How we store personal information

We store personal information in a combination of secure computer storage facilities and paper based files and other records. We take a number of steps to protect the personal information we hold from misuse, loss and unauthorised access, modification or disclosure. We have processes in place to ensure technology and security complies with accepted standards so that we are satisfied that your information is transmitted safely to us through the internet or other

electronic means. We will take reasonable steps to securely destroy or permanently de-identify personal information when we no longer need it.

Who we share personal information with

Generally, we share personal information in the following circumstances:

- to provide you with products and services you request and to inform you about other American Express products and services;
- to our related companies (including other American Express companies outside Australia);
- to companies and organisations that provide services to us to help run our business. This may include but is not limited to processing applications or orders, marketing support, deliveries, analytics and research and debt collection. These service providers may be within or outside Australia;
- to credit reporting bodies in connection with us providing credit to you or recovering from you amounts that you owe under any contract you have with us;
- where you have a corporate or government card membership, we may exchange personal information with your employer or government agency;
- to comply with our legal obligations (including identity verification) and where we suspect that unlawful activity has been or may be engaged in and the personal information is a necessary part of our investigation or reporting of the matter

We will disclose personal information about you only with your consent in the following circumstances:

- to our business partners who cooperate with us in offering products and services such as co-brand partners (we will notify you of that disclosure and obtain your consent on the application form)
- to meet your request for services such as American Express Travel Services (including emergency services), foreign exchange and merchant services
- to anyone else you authorise us to disclose information to, from time to time.

We impose strict requirements of security and confidentiality on all third parties as to how they handle personal information. We provide our outside contractors only with information they need to perform their services - they are not permitted to use the information for any purpose except to provide the service to us. The Privacy Act also strictly controls the information we exchange with credit reporting bodies.

Global Transfer of Data

American Express is a global organisation and we may use international entities to help our business functions. As a result, American Express may need to share your information outside of Australia. It is impracticable for American Express to list out each and every country that we may share your information to, but such countries include the United States of America, Mexico, Argentina, Malaysia, India and the United Kingdom. American Express will ensure that any transfer of your personal information is subject to appropriate conditions of confidentiality to ensure your information is handled consistently with the Australian Privacy Principles.

Keeping your information up-to date

We will take reasonable steps to make sure that the personal information we collect, use or disclose is accurate, complete and up-to-date. If your personal details change, such as your telephone number or billing address, please contact us to ensure that your personal information is up to date.

You can access your personal information (and ask to correct it if it's not accurate)

You can request for us to provide you with a copy of personal information which we hold about you. We may charge a fee for retrieving this information however we will inform you of the fee before providing the information. You can also request us to correct your personal information if you believe it is inaccurate, incomplete or out-of-date. Please note that there are some circumstances set out in the Privacy Act where we may refuse your requests.

Complaints about our handling of your personal information

American Express is committed to customer satisfaction as part of its service philosophy. American Express has established internal procedures to resolve complaints, whilst also being a member of an external dispute resolution service.

If you have a complaint about the provision of our services or any privacy related matters, please take the following steps:

- Please contact us by calling the number on the back of your card, or alternatively please call the following numbers:
1300 132 639 (Consumer Card Members)
1300 363 614 (Merchants)
1300 362 639 (Corporate Card Members)
1300 139 060 (Foreign Exchange)
1300 366 549 (Small Business Card Members)
- If your complaint is not satisfactorily resolved within twenty (20) business days, please address your complaint in writing to:
The Customer Relations Manager
American Express Australia Limited
GPO Box 1582
SYDNEY NSW 2001
- American Express makes every endeavour to resolve complaints in a prompt and fair manner, having regard to the law. If however you continue to remain dissatisfied with American Express' decision, you may seek to have your complaint considered by the Australian Financial Complaints Authority (AFCA), an independent, external dispute resolution service of which American Express is a member. You may contact AFCA by the following means:
Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001
Tel: 1800 931 678
Fax: (03) 9613 6399
Email: info@afca.org.au

Website: afca.org.au

Updating this Privacy Policy

We may update our Privacy Policy from time to time. The latest version is published on our web site or by contacting us using the details below.

How to contact us about Privacy matters

If you:

- have any questions about our policies,
- wish to update or access the information we hold about you, including information about the ways in which personal data has been used or disclosed within a year of the request,
- wish to make a related complaint, or
- to receive a copy of our most current Privacy Policy, please telephone us on:
1300 132 639 (Consumer Card Members)
1300 363 614 (Merchants)
1300 362 639 (Corporate Card Members)
1300 139 060 (Foreign Exchange)
1300 366 549 (Small Business Card Members)

or write to us at:

The Privacy Officer, American Express Australia Limited,
GPO Box 1582, SYDNEY NSW 2001