# amaysim Group Privacy Policy

October 2026

This document sets out amaysim's policy on handling the personal information that amaysim collects about individuals including customers and potential customers. In this document, 'amaysim', 'us', 'our' and 'we' means amaysim Mobile Pty Ltd ABN 82 645 692 093.

If you are a customer of amaysim, this Privacy Policy applies to you.

## 1. Protection of your privacy and personal information

We take the protection of your privacy very seriously. This Privacy Policy sets out how we deal with your personal information.

amaysim is bound by the Australian Privacy Principles under the *Privacy Act 1988* (Cth) ("**Privacy Act**"). As a supplier of telecommunications services, amaysim also has obligations under other laws, regulations and industry codes.

By using our websites, or by providing any personal information to us, you consent to the collection, use and disclosure of your personal information as set out in this Privacy Policy.

## 2. What personal information do we collect?

In order for us to supply services and benefits to you, we need to collect certain personal information about you. This personal information may include your name, address, telephone number, date of birth, email address and other contact details, bank account, credit card details, credit history and other financial details and occupation.

We may also collect details of your use of our products, services or benefits (which may include details of telephone calls you have made and received and of other types of communication you use such as through our apps). We may also collect other device specific information (including electronic SIMs) such as the hardware model, operating system, non-resettable device and service identifiers, and mobile network information.

From time to time, you may provide us, and we may collect from you, personal information of a third party. Where you provide the personal information of a third party, it is your responsibility to ensure that these persons are aware of this Privacy Policy, understand it, and agree to accept it.

You do not have to provide us with any personal information, however, if you do not do so, we may not be able to complete a transaction you have entered into, finalise payment of a product or service you have requested, make delivery of a product or service you have ordered, grant credit terms, validate your entry in a promotion, or otherwise provide you with the products, services or benefits you have requested.

## 3. How we collect personal information

We may collect personal information in a range of ways, including:

- when you provide it directly to us, for example, by submitting it to us via our websites or apps, via any electronic or paper forms you submit to us, or by you providing information to our representatives by telephone, email, Live Chat or any social media networks through which you liaise with us;

- in the course of providing you with a requested product, service or benefit;

- from third party service providers, business partners, including, without limitation, commercial associates or credit reporting agencies;

- from publicly available sources;

- from electronic tagging mechanisms such as cookies;

- from page tracking technologies when you use our apps;

- from our records of your use of the service; and

- when we are required to do so by law, or to meet the requirements of a government body or agency, for example, when we are required to verify your identity from certain documents before supplying a product, service or benefit to you.

**4. Why we collect, use and disclose personal information**

We will use the personal information we collect for the purpose disclosed at the time of collection, or otherwise as set out in this Privacy Policy. We will not use your personal information for any other purpose without first seeking your consent, or where authorised or required by law.

We collect, use and disclose personal information about you in order to supply our products, services or benefits to our customers, or for related purposes. Here are a few examples:

- using your credit related information to assess an application for credit made by you to us;

- billing for your use of our services and administering your use of our products, services and benefits;

- business planning and product development;

- informing you about problems with our products, services or benefits;

- informing you about ways our products, services or benefits, or your use of our products, services or benefits, can be improved;

- reviewing and improving our products, services, apps or benefits;

- providing you with marketing and promotional material, including by direct marketing (see 9, below), information about other products and services, including products and services provided by our commercial associates (unless you tell us that you opt-out of the use of your personal information for these purposes, as detailed below);

- seeking, obtaining or receiving professional advice, such as legal or financial advice;

- where required by or in accordance with any industry code or standard, where required or authorised by law, including law enforcement and national security agencies and other government and regulatory authorities (for example, to assist in connection with legal proceedings, crime or fraud protection, detection and prosecution);

- complying with our obligations as a supplier of telecommunications services, for example, in order to maintain the Integrated Public Number Database or to give effect to mobile number portability;

- protecting the safety of you or any member of the public, for example, to avoid an imminent threat to a person's life;

- exchanging information about you with credit providers for the purpose of assessing an application by you for credit, notifying other credit providers of a default by you, exchanging information with other credit providers as to the status of this credit where you are in default with other credit providers, or to assess your creditworthiness. The information exchanged can include anything about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

- giving credit information to a credit reporting agency either for the purpose of obtaining a consumer credit report about you or allowing the credit reporting agency to create or maintain a credit information file containing information about you, or both. In addition to using your consumer credit information, we may also use commercial credit information from a credit reporting agency relating to you, to assist us in assessing an application by you for consumer credit. This information may be given before, during or after the provision of credit to you. This information is limited to: your name and address; the fact that you have applied for credit, and the fact that we provide credit to you;

- using your credit related information to collect payments that you owe to us;

- disclosing your credit related information within our business where we are considering whether to provide credit to you;

- using and disclosing credit related information that we hold about you in relation to any access or correction requests that you make to us, a credit reporting provider or another credit provider;

- using and disclosing credit related information that we hold about you in relation to any complaint that you make, whether to us, a regulator or any provider of a recognised external dispute resolution scheme;

- using and disclosing credit related information that we hold about you as required by law or the order of a court or tribunal;

- where you otherwise expressly consent to the use or disclosure;

**5. Who we may disclose your personal information to**

We may also disclose your personal information to third parties who work with us in our business (located in Australia or overseas) including, without limitation, any of our commercial associates, related bodies corporate (as defined in the Corporations Act 2001 (Cth)), suppliers and business partners, agents, consultants, professional advisers to help provide, promote or improve the products, services or benefits we provide, or where authorised or required to do so by law.

For example, we may disclose your personal information to:

- the operator of our customer service centre and relevant partners;

- our billing and debt-recovery service providers;

- our information technology suppliers;

- the organisations set out in 6 and 7 below.

We may also disclose personal information in circumstances where it is authorised or required to do so by law, and in circumstances where we consider it is appropriate to do so in order to ensure laws are complied with, for example, to reduce the occurrence of fraud.

amaysim takes the privacy of its customers seriously. As a result, we will take all reasonable efforts to ensure that any personal information we disclose to third parties will be afforded the same, or a substantially similar level of data protection to what we currently provide.

**6. Use and disclosure of your personal information for identity checking requirements**

We may use and disclose your personal information when legally required to do so, including for the undertaking of identity checks via third party systems. Before checking your identity details, we will confirm that you are authorised to provide personal identity details to us so that we may match those details with information held by the issuer of Official Record Holder via third party systems.

In order for you to activate your mobile service and as part of the identity checking process, some of your personal information may be supplied to third party groups such as GB Group PLC. ("**GBG**") so as to perform a document identity check with the Official Record Holder. GBG may also be required by law to collect and disclose personal information about you, for example, under counter terrorism legislation.

If you do not consent to your personal information being supplied to GBG, you may not be able to obtain a service from us.

**7. Use of your personal information by financial institutions**

We engage financial institutions from time to time to supply merchant facilities to us. These merchant facilities allow us to process electronic transactions, including credit and debit transactions.

In order for you to use the electronic transaction facilities that we make available in connection with our services, some of your personal information will be supplied to these financial institutions. In some circumstances, information you supply will be collected directly by the financial institution and will not be disclosed or available to us. The financial institution may be required by law to collect and disclose personal information about you, for example, under counter terrorism and anti-money laundering legislation.

These financial institutions may disclose your personal information to service suppliers and companies and organisations that they have a commercial relationship with, or to other organisations or authorities that they are authorised or required by law to disclose to.

**8. Use of personal information by Google Analytics**

We use Google Analytics to record information about the number of and types of visitors to our websites.

We and third-party vendors, including Google, use first-party cookies (such as the Google Analytics cookie) and third-party cookies (such as the DoubleClick cookie) together to inform, optimise and serve ads based on someone's past visits to our websites. We explain what cookies are, and why we use them, at 10 below.

You can opt-out of Google Analytics for Display Advertising and customise Google Display Network ads using the Google Ads Preferences Manager.

## 9. Direct marketing

We may also use and disclose your personal information to send direct marketing to you from us and/or from third parties including, without limitation, social networking sites, our related bodies corporate, commercial associates, suppliers and business partners, agents, consultants, professional advisers, who work with us to help provide, promote or improve the products, services or benefits we provide.

The direct marketing may relate to the products, services and benefits we provide or the products, services or benefits of other parties or to keep you informed of new developments we believe may be of interest to you, and may continue after you stop acquiring any products or services from us until you opt-out.

You may opt-out of receiving this direct marketing through the unsubscribe function that will be made available to you with each direct marketing communication. Alternatively you may opt-out of receiving direct marketing by going to the "my amaysim" section of our website at www.amaysim.com.au or by using our live chat service, e-mail or calling our service hotline on 1300 808 300.

## 10. Use of cookies

We may obtain information about your general internet usage by using cookies. A cookie is a text file, which is generated by your internet browser and stored on the hard drive of your computer. Cookies help us monitor how visitors are using our website and allow us to improve our site and to deliver a more personalised web experience. Some of the cookies we use are essential for the site to operate, whereas others are aimed at enhancing and personalising your user experience.

Information collected via cookies may also be used for providing you with marketing and promotional material when you use the internet. You can control your cookies in your internet browser's settings.

## 11. How we store and protect personal information?

We store personal information in a combination of computer storage facilities, paper-based files and other records. In doing so, we have taken numerous steps to protect your personal information from misuse, interference and loss, and unauthorised access, modification or disclosure.

Additionally, we take reasonable steps to destroy or de-identify personal information within a reasonable timeframe when we no longer need it; including once it is no longer legally required for retention under the *Telecommunications Act 1997* (Cth)

The internet is not a secure method of transmitting information. Accordingly, we cannot and do not accept responsibility for the security of information you send to or receive from us over the internet, or for any unauthorised access or use of that information.

## 12. Sensitive Information

Under the Privacy Act, "sensitive information" includes but is not limited to information or an opinion about an individual's racial or ethnic origin, religious belief, or criminal record and also includes health information about an individual. Generally, we do not collect or hold sensitive information about you.

However, in certain circumstances and provided we have obtained your consent or where it is required or authorised by law or court/tribunal order (including where collection is permitted without consent under the Privacy Act), we may collect and hold health information about you. For example, we may collect sensitive information from you, under the following circumstances:

- when submitting and discussing an application for payment assistance.

## 13. Do we send personal information overseas?

We may disclose some of your personal information to organisations outside Australia, including but not limited to Canada, Germany, Ireland, the Philippines and USA for the purposes described above.

Some of these countries may not have the same or substantially similar privacy laws as those set out in this Privacy Policy and the Australian Privacy Principles. We may not require organisations to which we disclose personal information in those countries to comply with similar privacy laws, and accordingly your personal information may not receive the same protections that it would in Australia.

By providing your personal information to us, you consent to our disclosure of your personal information to organisations in those countries even though it may not receive the same protections that it would in Australia. You may request us not to transfer your personal information to the countries listed above, but if you do so we may not be able to provide you with the products, services or benefits you have requested from us.

**14. How you can access your personal information**

We will take reasonable steps to keep personal information we collect use and retain about you accurate and up-to-date. This may include periodically requesting your confirmation of the accuracy of the information we hold about you.

If there are any errors in the personal information we hold about you, or if you tell us that any of your personal information has changed (for example, your address), we will correct and update the information we hold about you.

At your request, we will provide you with a copy of any personal information which we hold about you, unless an exception to the Privacy Act applies. We may charge a fee for retrieving this information, in which case we will inform you of the fee and obtain your agreement to that fee before providing the information.

At your request, if you create an account using the amaysim app, and you have not activated a telecommunications service, and you do not intend to activate a telecommunications service, we will delete your account. However, for legal reasons including those pursuant to the Telecommunications Act 1997 (Cth), we may not be able to delete accounts where a telecommunications service has been activated, or where you have paid money to us and a refund to you is yet to be paid. You may request account deletion via service@amaysim.com.au.

Please visit the amaysim website at www.amaysim.com.au/terms-policies and complete and submit the Personal Information Request form if you would like to obtain a record of your personal information that we hold.

**15 How to contact us or make a privacy complaint**

If you have any questions about this Privacy Policy, if you wish to update information we hold about you or if you wish to make a complaint about our collection, use or disclosure of your personal information under this Privacy Policy, please contact:

*Privacy Officer*

PO Box 888

North Ryde, NSW 2113

or

privacy@amaysim.com.au

Complaints will be forwarded to the amaysim group's Privacy Officer who will acknowledge and respond to complaints within 30 days.

The response will confirm whether or not there has been a breach. In the event of a breach the response will provide detailed information on what action is being taken to rectify the breach, how similar breaches will be prevented in the future and if there are any actions you should take to minimise the impact of any such breach.

Should you deem the resolution as unsatisfactory, or if there is failure to respond within the 30-day timeframe, a request to review the complaint and resolution can be made.

If you remain unsatisfied you can visit the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au to lodge a further complaint.

**About this policy**

Any personal information we hold is governed by the most current amaysim Privacy Policy. This policy is publicly available via our websites. This policy is reviewed from time to time to take account of new laws and technology and changes to our operations and practices, and to make sure it remains appropriate to the changing environment.