



ZAAP

Privacy Policy

Financial services licence: 409642



Privacy & Security

At ZAAP™, we are committed to protecting your privacy and complying with the Australian Privacy Principles. We maintain the privacy of your information using the latest and most sophisticated security technologies.

1. We respect your privacy

ZAAP respects your right to privacy and we adhere to the Australian Privacy Principles (APP). This policy sets out how we collect and manage your “personal information” which is information we hold that is identifiable with you.

2. What personal information we collect

We may collect the following types of personal information about you:

- Name
- Address
- Email address
- Phone Numbers
- Information about the prepaid card facility you have ordered
- Information from enquiries you have made via the contact us form or call centre
- Other communications between us
- Credit card information (only if and when you purchase gift cards)

3. How we collect personal information

We collect personal information in a variety of ways, including: when you interact with us electronically or in person; when you access our website; and when we provide services to you. We may have collected personal information from you directly or we may have received it from the purchaser of your gift card.

4. Use of personal information

We use personal information to produce and supply prepaid facilities and payment devices and associated services to you and others. We may also use it to improve our service and (unless you have told us not to) notify you of opportunities that we think you might be interested in.

We do not provide your information to third parties for purposes unrelated to the provision of ZAAP and associated services. We may provide your information to



- processors who create and maintain the card accounts and provide call centre services
- card manufacturers who supply, encode and despatch the cards
- Australia Post or couriers who deliver the gift cards
- entities involved in the creation, hosting and maintenance of this and related websites
- entities involved in identify verification services
- entities in the Visa and Mastercard payment networks
- the Issuer of our cards

5. Disclosure of your personal information overseas

One of our processor's operations are located overseas: in USA and India.

6. Security of your personal information

We take reasonable steps to protect your personal information – consistent with the APP.

7. Access to your personal information

You can access and update your personal information using the ZAAP App.

8. Complaints about privacy

If you have any complaint about our privacy practices, please feel free to detail your complaint by emailing us at contactus@zaap.com.au

We take complaints very seriously and will respond promptly.

9. Changes

Please be aware that we may change this Privacy Policy in the future. The current version is displayed on this website.

10. Website

When you visit our website we may collect certain information such as browser type, operating system, website visited immediately before coming to our site etc. This information is used in an aggregated manner to analyse how people use our site so we can improve our service.



We use cookies on our website. Cookies are very small files which a website uses to identify you when you come back to the site and to store details about your use of the site. Cookies are **not** malicious programs that access or damage your computer. We use cookies to improve the experience for people visiting our website.

Our site may have links to other websites not owned or controlled by us. We are not responsible for those websites or the consequences of you going to those websites.

Privacy Notification

The Australian Privacy Principles require us to notify you that:

- ZAAP is owned and operated by Corporate Prepaid Cards Pty Ltd ABN 25 092 828 772 (CPC). CPC may be contacted by:
 - email info@universalgiftcard.com.au
 - mail PO Box 177 Balmain NSW 2041

Ordering Securely Online

When you order online, we use a secure server that encrypts all your personal information to prevent unauthorised access to your information before it is sent to us. We do NOT store credit card details on our website.

Third Parties

We may use the services of agents, contractors or third-party service providers for the purpose of providing administrative, telecommunication, computing or other services (including email promotions) in connection with the operation of ZAAP. These external service providers are under contractual agreement not to disclose information and to keep it confidential and secure.

We reserve the right to perform statistical analyses of user behaviour and characteristics in order to measure interest in, and use of, the ZAAP site. We may provide aggregated data from these analyses to third parties. Although ZAAP may have links to other sites, we do not take any responsibility for their privacy policies and content.

Cookies

You should also be aware that non-personal information and data may be automatically collected through the standard operation of our Internet servers or through the use of



Cookies. Cookies are small text files that are used to recognise repeat users, facilitate your ongoing access to and use of the site, allow a site to track usage behaviour and compile aggregate data that will allow content improvements and targeted advertising.

You should be aware that we cannot control the use of Cookies or the resulting information by third parties hosting data for us. If you do not want information collected through the use of Cookies, there is a simple procedure in most browsers that allows the user to deny or accept the Cookie feature.

Changes to security/privacy policies

Our policy is intended to provide you with a safe and secure shopping experience. However since technology is changing so rapidly, we reserve the right to change, modify, add or remove portions of our Privacy and Security Policy at any time without prior notice. Please periodically review these Policies for changes.

Security

If you have any concerns about shopping over the internet, you'll be reassured by our triple lock credit card security guarantee. With three levels of protection, you can shop with absolute confidence.

- ZAAP has a physical presence and an established reputation.
- All personal and credit card details are encrypted so that no one can intercept or tamper with your information.
- We do not store any credit card details on our website, and we don't keep your payment details on our database any longer than required to complete your transaction.
- Your information is as safe as when you're making regular, face-to-face or telephone payments using your credit card.

