QANTAS MONEY PRIVACY STATEMENT

1. Introduction

This Qantas Money Privacy Statement explains how Qantas* collects, holds, uses and discloses your personal information under the Australian Privacy Principles when you use the Qantas Money app and website.

This Qantas Money Privacy Statement supplements the <u>Qantas Privacy Statement</u>. The <u>Qantas Privacy</u> <u>Statement</u> should be read in conjunction with this statement.

2. Information we collect

When you use the Qantas Money app and website, we may also collect:

- information you supply in relation to applying for any products offered on the Qantas Money app or website;
- your account credentials (including the Primary Account Number of your card);
- your account information; and
- transaction details,

in respect of any account which you link to the Qantas Money app and website.

This information may be collected from you directly, from the financial institution that provide your nominated accounts to you, or from third parties providing services to us (such as financial institutions).

If the date of birth and/or mother's maiden name provided in your application do not match the information stored in your Qantas Frequent Flyer profile, and if your application is approved, we will update the date of birth and/or mother's maiden name in your Qantas Frequent Flyer profile with the information you provided during your application.

We use a third party technology service to better understand our users' needs and browsing experience (e.g. how much time you spend on which pages and which links you click) while on our site. We use that information to optimize our website. The third party uses cookies and other technologies to collect data about your browsing behavior and device used. This includes your device's IP address, browser information, country and the language used . This information is stored in a pseudonymized or de-identified user profile. The third party is not permitted to use that information for any other purpose.

3. How we use your personal information

We use this information for the purpose of:

- aggregating information about your transactions by using account data from financial institutions on your behalf;
- providing you with access to personal financial management features. These features include the ability to categorise transactions, visualise your spend by category and time period, and set budgets;
- provide you with personalised offers to enable you to earn loyalty points based on your spend or behaviour with participating merchants; and
- providing you with enhanced benefits and services by understanding and analysing your interests and hobbies.

If we do not collect your personal information, we will not be able to provide you with these services.

4. Disclosure of personal information

This information may be disclosed to third party service providers to perform the transaction aggregation services. The information will be encrypted and cached by them and securely stored by us.

We may also provide your transaction history to service providers to enable personalised offer matching, assignment and fulfilment based on your previous spend. This also allows us to verify whether or not you have fulfilled the terms of a specific personalised offer.

We may also disclose your personal information to other service providers including those providing billing services, data analytics services and software as a service products which are incorporated into the Qantas Money app and website.

5. Further information

Please refer to the **Qantas Privacy Statement** for further information on how Qantas handles your personal information.

The **Qantas Privacy Statement** includes information about:

- how you may access and correct personal information we hold about you; and
- how you may make a privacy complaint and how Qantas will deal with any complaint.

6. Disclosure to overseas recipients

We may also disclose your personal information to data processors (including operators of global travel distribution systems), customer service providers and managers of our financial products located overseas. The countries in which these third parties are located include the United Kingdom, the United States and Germany.

7. Our contact details

You can contact us by completing the form located at:

gantas.com/privacyquestions

or by writing to:

Qantas Customer Care Qantas Airways Limited 10 Bourke Road Mascot NSW 2020 Australia

^{*} Qantas means Qantas Airways Limited and its related bodies corporate, excluding companies in the Jetstar Group**, Wishlist Holdings Limited and Qantas Superannuation Limited.

^{**} Jetstar Group means Jetstar Airways Pty Ltd and its subsidiaries, and all Jetstar branded entities.