



SWIFT Domestic AU Privacy Policy

## SWIFT Domestic Australia Privacy Policy

This document sets out the roles and responsibilities of SWIFT and Participants with regard to the processing of personal data that either SWIFT collects for its own purposes or that Participants collect as part of their use of the SWIFT's Solution for New Payment Platform Australia.

### Terms used in this Privacy Policy

In this document, certain terms have the meaning defined below.

**Participant** means connected or non-connected participating institutions eligible to access, use or provide services on the SWIFT's Solution for New Payment Platform Australia.

**SWIFT Group** means SWIFT, SWIFT SCRL and their Related Bodies Corporate (term as defined under the Corporations Act).

**SWIFT SCRL** means S.W.I.F.T SCRL with registered address at Avenue Adele, 1, 1310 La Hulpe, Belgium (0413.330.856 – RPM Nivelles).

**New Payments Platform Australia Limited (NPPAL):** NPPAL is a mutual organisation, which owns and governs the New Payments Platform in Australia.

**Personal information** includes information or an opinion about an individual that is reasonably identifiable. For example, this may include your name, age, gender, postcode and contact details. It may also include financial information, including your credit card information. You'll find more details on the personal information we obtain below.

### Overview

In this Privacy Policy, 'us', 'we', 'our' or 'SWIFT' means S.W.I.F.T. Domestic Australia Pty Ltd (ABN 15 602 666 142) and the entities of the SWIFT Group that may act as subcontractor of S.W.I.F.T. Domestic Australia Pty Ltd in the context of providing the SWIFT's Solution for New Payment Platform Australia and the NPP-related SWIFT products and services in Australia.

Protecting personal data is very important to SWIFT, as confidentiality of data touches upon the core of its activities.

We are committed to respecting your privacy. This Privacy Policy sets out how we obtain, collect, use, store and disclose your personal information in the course of providing the SWIFT's Solution for New Payment Platform Australia. We are bound by the Australian Privacy Principles contained in the *Privacy Act 1988 (Cth)* (the **Privacy Act**). Please consult SWIFT's Personal Data Protection Policy for other SWIFT products and services, not related to SWIFT's Solution for New Payment Platform Australia, which are offered by SWIFT SCRL under its own terms and conditions.

This Privacy Policy covers, amongst other things the processing of personal information in the following contexts:

- personal data that SWIFT collects for its own purposes relating to the provision of the SWIFT Solution for New Payment Platform Australia or related to SWIFT governance and processes (for example, contact details of employees or security officers of Participants);
- personal data that Participants collect and supply directly or indirectly to SWIFT as part of their participation to or use of the SWIFT's Solution for New Payment Platform Australia (for example, personal data of individual customers of Participants, ).



Where you provide personal information directly 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 update 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.

### **What personal information do we obtain?**

We may obtain the following types of personal information:

- name;
- mailing or street address;
- email address;
- telephone number and other contact details;
- bank account details and credit card information;
- age or date of birth;
- details of the products and services we have provided to you or that you have enquired about, including any additional information necessary to deliver those products and services and respond to your enquiries;
- any additional information relating to you that you provide to us directly through our website or app or indirectly through your use of our website or through other websites or accounts from which you permit us to collect information;
- information you provide to us through customer surveys; or
- any other personal information that may be required in order to facilitate your dealings with us.

### **How do we obtain this personal information?**

We may obtain these types of personal information either directly from you, from NPPAL, from a Participant or from third parties. This may be in the form of personal information submitted online or through other means (such as paper forms). We may also obtain personal information in the course of providing support or managing users relationship.

### **Why do we obtain, use and disclose personal information?**

SWIFT may process personal data for purposes relating to the provision of the SWIFT's solution for New Payment Platform Australia or relating to SWIFT governance (the **SWIFT Purposes**).

The SWIFT Purposes include the following:

- the on-boarding and provisioning as a Participant, and the ongoing management of Participants;
- the development, subscription, deployment, provision, support, promotion, and as the case maybe the invoicing of the services and products for the SWIFT's solution for New Payments Platform;
- the registration and management of the Participants' security officers or any technical officer or representatives that are required for the use of SWIFT's solution for the New Payments Platform Australia;
- the registration and management of the Participants' representatives that are active in any advisory and working groups in relation to the SWIFT's solution for New Payments Platform;



- accounting, records keeping, customer information, and claims management
- sending you service, support and administrative messages, invitations, reminders, technical notices, updates, security alerts, and information requested by you; and
- complying with our legal obligations, resolve any disputes that we may have with any Participants, and enforce our agreements with third parties.

### **What happens if you do not provide your personal information?**

If you do not provide your personal information to SWIFT (for example contact details relating to a Participant), we may not be able to provide all or part of SWIFT's solution for New Payments Platform or undertake the SWIFT Purposes.

### **To whom do we disclose your personal information?**

We may disclose personal information for the purposes described in this Privacy Policy to:

- our personnel and personnel of the SWIFT Group;
- Participants, including NPPAL
- third party suppliers, subcontractors, and service providers (including providers for the operation of our websites and/or our business or in connection with providing the SWIFT's solution for New Payments Platform to you);
- professional advisers, dealers and agents;
- 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.

### **Disclosure of personal information outside Australia**

We may disclose personal information to recipients outside of Australia; typically SWIFT Group entities (SWIFT offices - <https://www.swift.com/contact-us> - and SWIFT operating centers in the Netherlands, US and Switzerland), SWIFT agents and partners, sub-contractors, and professional advisers.

We will take reasonable steps to ensure that any overseas recipient will deal with such personal information in a way that is consistent with the Australian Privacy Principles.

### **Security**

We may hold your personal information in either electronic or hard copy form. We have implemented appropriate technical, physical, and organisational security measures that are designed to ensure the security of message data (which may contain personal data), and to protect your personal information against accidental or unlawful destruction or accidental loss, alteration, unauthorised disclosure or access, and against other anticipated threats or hazards and relevant unlawful forms of processing (the security measures). -

### **Accessing or correcting your personal information**

In general, individuals have the right to access and / or correct their personal data. Where personal information held by SWIFT has been obtained by a third party (such as a Participant), in the first instance it will be more appropriate to access or correct your personal information by contacting that third party in accordance with their privacy policy. If an individual requests SWIFT to access his/her personal



information and that personal information was originally collected by a Participant, SWIFT will advise that individual to direct its request to the Participant that originally collected the individual's data (for instance the individual's bank). In the exceptional case that a Participant cannot assist the individual (e.g. the Participant factually disappeared or ceased to exist in law), SWIFT will use commercially reasonable efforts to respond to such a request to the extent possible,

You can access the personal information we hold about you by contacting us using the information set out below. We may need to verify your identity before replying. In case we are not able to provide you with access to all of your personal information, we will tell you why. 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.

### **Making a complaint**

If you wish to make a complaint about the way we have handled your personal information or if you think we have breached the Privacy Act, you can contact us using the details set out below. 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:

SWIFT, attn. Privacy Officer

Avenue Adele 1

B-1310 La Hulpe

Belgium

[privacy.officer@swift.com](mailto:privacy.officer@swift.com)

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## **Legal Notices**

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### **Disclaimer**

The information in this publication may change from time to time. You must always refer to the latest available version on [www.swift.com](http://www.swift.com).

### **Translations**

The English version of SWIFT documentation is the only official and binding version.

### **Trademarks**

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