

AMERICAN EXPRESS PRIVACY POLICY - Australia

Effective 13 May 2016

This Privacy Policy covers the business operations of the following entities in Australia:

- American Express Australia Limited
- American Express Wholesale Currency Services Pty Limited
- American Express International Inc (AU Branch)

American Express is committed to protecting your privacy and being transparent about how we collect, use, disclose and store personal information. This Privacy Policy is prepared in compliance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

American Express provides a range of different products and services to customers in Australia, from consumer credit and charge cards, corporate and small business products, merchant services, foreign exchange solutions and insurance. For this reason, we collect, use, disclose and store personal information in a variety of different ways. Generally, we will provide you with a specific notice or statement outlining how we will use your information when you register or apply for one of our products or services.

PRIVACY NOTICES for SPECIFIC PRODUCTS & SERVICES	
Cardmember Privacy Statement	If you hold a consumer, corporate or small business card issued by American Express please see your card member agreement which contains your Cardmember Privacy Statement and which explains how we use your personal information to manage your card account.
Credit Reporting Policy	If you apply for or hold a credit product, please see our Credit Reporting Policy for information about how we collect and share consumer and commercial credit information with credit reporting bodies - www.americanexpress.com.au/creditinfo
Online Privacy Statement	If you use our websites, online services, mobile apps and emails please see our Online Privacy Statement for more information about how we obtain and use your information in the online environment - www.americanexpress.com.au/privacy
Global Merchant Services	If you are a merchant who accepts American Express Cards, please see the Card Acceptance Terms and Conditions, for details about how we use personal information within our merchant services business - www.americanexpress.com/au/content/merchant/pdf/AE3094%20AU%20Merchant%20Terms%20%26%20Conditions.pdf
Global Data Protection and Privacy Principles	We are committed to safeguarding your privacy and personal information wherever you do business with us in the world. For information about our worldwide commitments, see our Global Data Protection and Privacy Principles: https://www.americanexpress.com/au/content/dataprotection-privacyprinciples.html
Bank Issued American Express Card	If you have an American Express card issued by a bank, your bank holds all information about you and your card account - <u>not</u> American Express. You should contact your bank directly if you need information about their privacy practices. We may collect some information about you in limited circumstances, for example if you

	visit our websites, use our online services or enrol in promotions or offers.
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Collection of personal information

Generally, if you are applying for an American Express product or service we will collect personal information from you (such as name, account number, email, mailing address, phone number or date of birth). If you are a company or business, this may involve collecting personal information about certain employees, directors or company representatives. At or before the time we collect personal information, we will tell you why we are collecting it, how we might use it, who we might disclose it to and what will happen if you do not provide that information to us. We generally do this by giving you a copy of a privacy notice or statement when you apply for the product or service (see – [Privacy Notices for Specific Products & Services](#)).

If you choose not to provide the personal information we request, we may not be able to provide our products and services to you.

Sensitive Personal Information: We generally do not collect sensitive information (for example, information relating to ethnic origin, religious or philosophical beliefs, membership of a political or trade association, sexual preferences or health). If we ever need to, we would only do so with your prior consent.

How we collect personal information

American Express collects information about you in a number of ways, including:

- directly from you - for example, when you apply for our products or services, enter one of our competitions or enrol in one of our promotions;
- from your use of our products and services - for example, when you make a purchase using your Card account or when you visit our websites or mobile apps;
- from our business partners – for example, from a co-brand partner if you have a co-branded card (for example our co-brand partners include our airline partners);
- from credit reporting bodies - for credit reporting information or for identity verification when if you apply for a card;
- from other people or companies whose name you provide when you apply for one of our products - for example, from your employer or a guarantor you name in a credit card application.

We (and our service providers) also collect information through cookies and similar technologies. Most cookies and similar technologies will only collect De-Identified Information such as how you arrive at our website or your general location. However, certain cookies and similar technologies do collect Personal Information. See our [Online Privacy Statement](#) for more details about how we collect information in the online environment.

How we use personal information

We use information we collect about you on its own or combine it with other information to:

- deliver products and services, including:

- issuing Cards
 - verifying your identify when you contact us
 - managing your account and your transactions
 - telling you about new features, benefits and updates to your accounts, products and services
- advertise and market our products and services - and those of our business partners - including to:
 - send or provide you with marketing, promotions and offers
 - analyse whether our marketing, promotions and offers are effective
 - help us determine whether you may be interested in new products or services (see [Direct Marketing](#) below for more information)
- conduct research and analysis, including to:
 - better understand our customers
 - allow you to rate and review our products and services
 - produce data analytics, statistical research, and reports
 - review and improve our products and services and make them easier to use
 - develop new products and services
- manage fraud and security risk, including to:
 - detect and prevent fraud or criminal activity safeguard the security of your information
 - assess credit risks relating to our business, including to evaluate and process your applications for our products and services
 - and manage your existing accounts
 - use it in other ways as required or permitted by law or with your consent

Direct Marketing

American Express may use your personal information to provide you with marketing offers and promotions. We may also use your personal information from time to time to make sure that those offers and promotions are relevant to you and your interests. We provide you with marketing by mail, phone and electronically. For more information about our online marketing see our [Online Privacy Statement](#) which also includes information about your choices.

Direct Marketing Opt-Out: You have the right to opt-out of direct marketing from American Express at any time by:

- calling 1300 132 639;
- changing your preferences in your Online Services account; or
- clicking 'unsubscribe' in the footer of our marketing emails.

Who we might share your Personal Information with

We only share Personal Information as required or as permitted by law with the following:

- people you authorise to use or access your account (for example, additional Card Members)
- credit reporting bodies
- the provider of any payment service you use to make payments to American Express

- those you permit us to disclose Personal Information to pursuant to our Terms and Conditions, or our various product type privacy notices as set out above;
- regulatory authorities, courts, and governmental agencies to comply with legal orders, legal or regulatory requirements, and government requests and to detect and prevent fraud or criminal activity, and to protect the rights of American Express or others
- other companies within the American Express Family of Companies
- our Service Providers who perform services for us and help us operate our business (for example: card manufacturers, collection agents, mail houses and reward redemption partners). We require Service Providers to safeguard Personal Information and only use your Personal Information for the purposes we specify
- business partners and co-brand partners with whom we jointly offer or develop products and services for marketing, planning, product development and research purposes (but they may not use your Personal Information - in particular your email address - to independently market their own products or services to you unless you provide your consent)
- with third parties in the context of a sale of all or part of the American Express Family of Companies or their assets

Aggregated and De-identified Information

Aggregated or de-identified Information is not personal information and does not identify you individually; however, it may be derived from personal information. It helps us to analyse patterns among groups of people. We may share aggregated or de-identified Information in several ways, for example:

- for the same reasons as we might share Personal Information
- with any Business Partners to help develop and market programs, products or services and present targeted content and marketing
- with Business Partners to conduct analysis and research about customers.

Transfer of Your Personal Information Overseas

American Express is a global organisation and we may need to transfer information for processing outside of Australia, particularly to the United States of America. 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, the Philippines, 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.

How we store your personal information

American Express stores personal information in a combination of secure computer storage facilities and paper based files and other records. American Express has taken a number of steps to protect the personal information we hold from misuse, loss and unauthorised access, modification or disclosure. American Express uses generally accepted technology and security so that we are satisfied that your information is transmitted safely to us through the internet or other electronic means. American Express will take reasonable steps to securely destroy or permanently de-identify personal information when we no longer need it.

Information you give about other people

If you provide personal information to us about someone else, you must make sure that:

- the person has authorised you to share their personal information
- the person has seen this Policy
- agrees to having their personal information collected, used and disclosures in accordance with this Policy.

Recording Phone Calls

American Express may also monitor and record your telephone conversations with us for staff training, verification and service quality control purposes.

Access, corrections, and complaints

If you would like to access, or correct any personal or credit information held by us or make or lodge a complaint in respect to the way your personal or credit information has been collected, used, disclosed or stored please contact our Privacy Officer at:

The Privacy Officer
American Express Australia Limited
GPO Box 1582
Sydney NSW 2001
Phone: 1300 132 639

About our Privacy Policy

We may update our Privacy Policy from time to time, the latest version is published on our website at www.americanexpress.com.au/privacy.

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