


# Privacy Policy – Remitex Pty Ltd

# Effective Date: 01/05/2025

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## 1. Introduction

Remitex Pty Ltd ("Remitex", "we", "us", "our") is committed to protecting your privacy and handling your personal information in accordance with the *Privacy Act 1988 (Cth)* and the *Australian Privacy Principles (APPs)*.

This Privacy Policy explains how we collect, use, disclose, and manage your personal information in connection with our remittance and financial services.

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## 2. What Personal Information We Collect

We may collect the following types of personal information:

**Identification Information**

- Full name
- Date of birth

- Residential address
- Contact details (phone, email)
- Government-issued identification (passport, driver licence, etc.)

**Financial Information**

- Bank account details
- Transaction history
- Payment instructions

**Verification Information**

- Identity verification data obtained via **RapidID and the Australian Government Document Verification Service (DVS)**
- Politically Exposed Person (PEP) and sanctions screening results

**Other Information**

- Communications with us (including phone, email, and messaging platforms)
- Records of transactions and services provided

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## 3. How We Collect Personal Information

We collect personal information directly from you when you:

- Register as a customer
- Request or conduct a transaction
- Communicate with us via phone, email, or messaging platforms
- Provide identification documents

We may also collect information from:

- Identity verification providers (**RapidID / DVS**)
- Financial institutions
- Regulatory or government sources where required

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## 4. Why We Collect and Use Personal Information

We collect and use your personal information for the following purposes:

- To provide remittance and financial services
- To verify your identity

- To comply with **AML/CTF obligations under AUSTRAC regulations**
- To prevent fraud, money laundering, and financial crime
- To process transactions and maintain records
- To communicate with you regarding our services
- To meet legal and regulatory requirements

### 4A. Customer Identification and Verification

Under Australian law, Remitex is required to verify the identity of its customers before providing remittance services.

This is part of our obligations under Australia's Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) laws and helps prevent financial crime, including fraud, money laundering, and terrorism financing.

We appreciate your cooperation in providing identification documents when requested.

For more information, please visit the AUSTRAC website at:
https://www.austrac.gov.au

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## 5. Disclosure of Personal Information

We may disclose your personal information to:

- **RapidID and the Document Verification Service (DVS)** for identity verification
- Financial institutions and payment processors
- Regulatory authorities (including AUSTRAC)
- Law enforcement agencies where required by law
- Technology service providers supporting our operations

We only disclose personal information where necessary and in accordance with applicable laws.

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## 6. Cross-Border Disclosure

As part of providing remittance and payment services, Remitex may transfer or disclose **limited personal information** to overseas financial institutions and payment service providers where necessary to complete a transaction.

This information is generally restricted to what is required to process the payment (such as the recipient's name and account details), and **does not include full identity verification documents unless required by law**.

Remitex does not use overseas identity verification providers. Identity verification is conducted within Australia via approved systems, including the **Document Verification Service (DVS)** through RapidID.

We take reasonable steps to ensure that any overseas recipients handle personal information in a manner consistent with Australian privacy obligations.

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## 7. Data Security

We take reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification, or disclosure.

These measures include:

- Secure systems and restricted access
- Internal compliance procedures
- Staff awareness of privacy and AML/CTF obligations

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## 8. Data Retention

We retain personal information for as long as required to:

- Provide our services
- Comply with legal obligations, including **AML/CTF record-keeping requirements (minimum 7 years)**

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## 9. Access and Correction

You have the right to:

- Request access to your personal information
- Request correction of inaccurate, incomplete, or outdated information

Requests can be made using the contact details below.

## 10. Complaints

If you believe we have breached your privacy rights, you can contact us using the details below.

We will investigate and respond within a reasonable timeframe.

If you are not satisfied with our response, you may contact the **Office of the Australian Information Commissioner (OAIC)**.

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## 11. Contact Details

**Remitex Pty Ltd**
Email: info@remitex.com.au
Phone: +61 493 660 550
Address: 105 Rickards Av North, Knoxfield, VIC 3180
Website: www.remitex.com.au

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## 12. Updates to This Policy

We may update this Privacy Policy from time to time. The latest version will always be available upon request or via our website.