

Privacy generally

This privacy policy applies to the handling of personal information by **Daytek Capital Pty Ltd ABN 61635305789 AFSL/ACL No. 520785**, of LEVEL 1, 22 PROSPECT STREET, BOX HILL, VIC 3128 (Daytek, we us, our).

Daytek understands the importance of protecting the privacy of an individual's personal information. This privacy policy sets out how Daytek aims to protect the privacy of your personal information, your rights in relation to your personal information managed by Daytek and how Daytek collects, holds, uses, discloses, and otherwise manages, your personal information.

In collecting, holding, using, disclosing and otherwise managing your personal information, Daytek will comply with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles in the Privacy Act.

Daytek will regularly review its policies and procedures regarding personal information and may therefore update and amend this privacy policy from time to time. Any updated privacy policy will be made available on our website at www.uneec.com.au or can otherwise be obtained by contacting us and requesting a copy.

Kinds of personal information collected

Personal information is information or an opinion about an identified, or identifiable, individual. During the provision of our services or because of our other interactions or dealings with you, Daytek may collect your personal information.

The kinds of personal information that Daytek collects will vary depending on our interactions or dealings with you. However, the kinds of personal information Daytek collects may include:

(a) if you register for an account with us:

(i) your contact information such as your name, address, telephone number, email address.

(ii) your date of birth.

(iii) proof of identity information, including your driver's license, passport, and other similar identity information.

(iv) if applicable, residency information, including visa information.

(b) in order for us to provide our services to you, your financial information, including:

(i) your bank account, debit card, and credit card details, including account numbers, transactional histories, balances, and limits.

(ii) general identity information including the names and addresses of accounts and cardholders.

(iii) information about your financial circumstances;

(c) when you receive our services, information relevant to those services and your dealings with us; and

(d) any information required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the Anti-Money Laundering and Counter-Terrorism Financing Rules.

Daytek may also hold other kinds of personal information as permitted or required by law or other kinds of personal information that we notify you of at or about the time of collection.

We do not collect sensitive information about individuals. Information about your health, racial or ethnic origin, political persuasions, criminal record, and religious or philosophical beliefs are all examples of sensitive information. If we do need to collect sensitive information about you, we will only do so with your consent or where we are required to do so by law (for example, information about whether you are a politically exposed person or subject to other sanctions).

How we collect personal information

Generally, Daytek collects your personal information directly from you. For example, Daytek may collect your personal information:

- when you register for an account with us, request information or services, or otherwise provide us with your details.
- where you download or use our online, mobile, or other applications or software.
- when you purchase or otherwise receive our services.
- where you use our website or other services or otherwise interact with us.
- when you complete a survey or enter a promotion or competition.
- if you post information to any of our social media sites.

There may be occasions when Daytek collects your personal information from someone other than you, for example:

- from your bank or other relevant financial institutions in order to provide our services to you.
- from third parties, you authorize to disclose your information to us.
- from a publicly maintained record or other publicly available sources of information including social media and similar websites; and
- from third parties for identity verification purposes or when performing any checks required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other similar laws.

Generally, Daytek will only collect your personal information from sources other than you if it is unreasonable or impracticable to collect that personal information from you.

Purposes for which personal information is used

Generally speaking, Daytek collects and uses personal information so that we can develop, improve, and promote our services and conduct our business of operating a mobile digital wallet and payment platform.

Some examples of the purposes for which Daytek collects holds, uses, and discloses your personal information include to:

- enable us to supply you with the information you request from us.
- supply our services to you, including our digital wallet platform services.
- personalize your experience with our services.
- conduct promotions, competitions, giveaways, and events.
- contact you to obtain your feedback regarding our services or to conduct other market research.
- undertake direct marketing (as detailed in paragraph 5 below).
- analyze the information we collect so that we can administer, support, improve and develop our business and the services we offer.
- comply with the obligations of Daytek under any applicable laws.

In addition to the purposes listed above, Daytek may use your personal information for other purposes which we notify you of when we collect the information and for purposes otherwise permitted or required by law.

Where personal information is used or disclosed, Daytek takes steps reasonable in the circumstances to ensure it is relevant to the purpose for which it is to be used or disclosed. You are under no obligation to provide your personal information to Daytek. However, without certain information from you, Daytek may not be able to provide services or information to you or maybe limited in how we can interact with you.

Direct marketing

In addition to the purposes outlined in paragraph 4 above, Daytek may use your personal information in order to inform you of promotions, competitions, giveaways, events, products or services that may be of interest to you. This may include using your personal information for the purpose of promoting third party products and services. If you do not wish to receive such communications, you can opt-out by contacting Daytek via the contact details set out in paragraph 12 of this privacy policy or through the opt-out mechanism contained in a marketing communication to you.

Disclosure of personal information

Daytek discloses your personal information for the purpose for which Daytek collects it. As a result, generally, Daytek will only disclose your personal information for a purpose set out in paragraphs 4 and 5 of this privacy policy. This may include disclosing your personal information to:

- related companies of Daytek to provide our services to you.

- investors in or shareholders of Daytek
- our service providers, contractors, and other third parties that provide products or services to us (including our technology service providers, payment processors, verification services, and administration service providers).
- other third parties that are integral to the provision of our services (including financial institutions and other payment processors).
- merchants and other third parties you make payments to.
- third party service providers for identity verification or Anti-Money Laundering compliance-related purposes.
- people or entities considering acquiring an interest in Daytek's business or assets.
- other parties who invest in or acquire an interest in Daytek.
- Daytek's professional advisors (including legal and accounting firms, auditors, consultants, insurers, and other professional advisers).
- Government authorities were required by law.

Daytek may also disclose your personal information for other purposes if we notify you of the disclosure at or about the time of collecting the information, we have otherwise received your consent, or the disclosure is required or authorized by law.

If you post information or other content to public sections of our website or to our social media sites, you acknowledge that the information or content may be viewed by the public and/or users of the relevant website or social media site.

Overseas disclosures

Daytek does not currently disclose personal information to recipients located overseas or have established plans to do so. If Daytek is likely to disclose personal information to recipients located overseas, Daytek will update this privacy policy regarding the likely disclosures (including, if it is practicable to do so, the countries in which such overseas recipients are likely to be located).

Links to other websites

When you access our website or other online services, we may provide as a convenience to you links to other websites, including sites operated by our partners, associates, or independent third parties. These links are provided as a convenience to you. Each website has its own privacy practices, as described in that site's privacy policy. Those practices may be different from the practices described in this privacy policy, and we encourage you to read each website's privacy policy carefully before you use or submit information to that site. Additionally, to the extent that you follow a link to a website operated by an independent third party, please be aware that we exercise no authority or control over that third party and cannot and are not responsible for any information that you may submit to that site.

Cookies

When you visit our website or other online services, we will generally leave a “Cookie” in the memory of your web browser. The website or other online services may only function properly if Cookies are enabled. Our website and online services may use persistent Cookies to authenticate you as a user and display content that is relevant and specific to you. Cookies are very small files that store information about your visit to and use of a website. Most major commercial Internet sites use them and they make your Internet-surfing more useful and less time-consuming for you because they store information that is reusable each time you visit our website, such as preferences you have chosen to share with us, including your browsing preferences and favourites. Cookies cannot access and read the files on your hard drive. They do allow us to provide information and products that are more meaningful to you without asking you the same questions every time you visit us. You may get Cookies from our advertisers. We cannot pre-screen these Cookies since they come directly to you from other sites. We hope you will want the better service that Cookies allow, but if you prefer, you can set your browser to refuse Cookies. However by doing that, your access to our website may be compromised or limited.

Security of personal information

Daytek takes steps reasonable in the circumstances to ensure that the personal information it holds is protected from misuse, interference and loss and from unauthorised access, modification or disclosure.

Your personal information will be kept on databases held on servers kept in a physically and technologically secured environment, accessed only by authorised personnel or contractors. Where personal information is held in hard copy, it will be held in controlled, access restricted premises which only authorised personnel will be permitted to access.

We have in place procedures for training our employees about their obligations under this privacy policy, disciplining them for failure to follow this privacy policy. We also have in place internal procedures to confirm general company compliance with this privacy policy.

Daytek will destroy or de-identify personal information in circumstances where it is no longer required, unless Daytek is otherwise required or authorised by law to retain the information.

Where you have an account with us, you are responsible for maintaining the confidentiality of your user name and password. You will be responsible for all uses of your account, whether or not authorised by you. You agree to immediately notify Daytek of any unauthorised use of your user name or password.

Access and correction

Daytek takes steps reasonable in the circumstances to ensure the personal information it holds is accurate, up-to-date, complete, relevant, and not misleading.

In addition, under the Privacy Act, you have a right to seek access to and correction of your personal information that is collected and held by Daytek. If at any time you would like to access or correct the personal information that Daytek holds about you, or you would like more information on Daytek's approach to privacy, please contact the Daytek Compliance Officer using the details set out in paragraph 12 below. Daytek will grant access to the extent required or authorized by the Privacy Act or other law and take steps reasonable in the circumstances to correct personal information where necessary and appropriate.

To obtain access to your personal information:

- you will have to provide proof of identity to ensure that personal information is provided only to the correct individuals and that the privacy of others is protected.
- Daytek requests that you be specific about the information you require; and
- Daytek may charge you a reasonable administration fee, which reflects and will not exceed the cost to Daytek for providing access in accordance with your request.

Daytek will endeavour to respond to your request to access or correct your personal information within [30] days from your request. If Daytek refuses your request to access or correct your personal information, Daytek will provide you with written reasons for the refusal and details of complaint mechanisms.

If you are dissatisfied with Daytek's refusal to grant access to, or correct, your personal information, you may make a complaint to the Office of the Australian Information Commissioner.

Contacting Daytek

For further information or enquiries regarding your personal information, or if you would like to opt-out of receiving any promotional or marketing communications or make a privacy complaint, please contact Daytek's Compliance Officer using any of the following contact details:

- Email: customerservice@unee.com.au
- Post: PO Box 1283, Surrey Hills North, VIC 3127

Privacy complaints

Please direct all privacy complaints to Daytek's Compliance Officer. At all times, privacy complaints:

- will be treated seriously;
- will be dealt with promptly;
- will be dealt with in a confidential manner; and
- will not affect your existing obligations or affect the commercial arrangements between you and Daytek.

Daytek will acknowledge your complaint within [7] days of receipt and endeavor to resolve it within 30 days unless Daytek informs you otherwise and seeks your agreement in writing.

Daytek's Compliance Officer will commence an investigation into your complaint. You will be informed of the outcome of your complaint following the completion of the investigation. In the event that you are dissatisfied with the outcome of your complaint, or an extension to the time in which Daytek will resolve it, you may refer the complaint to the Office of the Australian Information Commissioner.