

Privacy Policy

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Introduction

This site is owned and operated by paybtc and is located at <https://paybtc.com.au>

paybtc provides the following services:

Fixed price instant Bitcoin exchange service for Australian dollars (AUD);

AUD payments to bank accounts and BPAY Billers.

Your privacy on the Internet is of the utmost importance to us. We will never share your personal information with any third party, but because we may gather certain types of information about our users, we feel you should fully understand our policy and the terms and conditions surrounding the capture and use of that information. This privacy statement discloses what information we gather and how we use it.

The private information you provide on paybtc.com.au will be used only for its intended purpose.

By using paybtc.com.au, you consent to the data practices described hereinafter.

Personal Information

As a general rule, paybtc does not collect personal information about you when you visit paybtc.com.au, unless you choose to provide such information to us. Submitting personal information through paybtc.com.au is voluntary. By doing so, you are giving paybtc your permission to use the information for the stated purpose.

If you choose to provide us with personal information on paybtc.com.au or through methods such as contacting us through <https://paybtc.com.au/help> we may use that information to help us provide you with information (collectively referred to as (“the information”))

We may also use the personal information to respond to any of your message(s) and/or feedback(s). The information we may receive from you varies based on what you do when visiting paybtc.com.au.

Collection of Personal Information

By using paybtc.com.au and its functions, you may provide basic information such as including but not limited to your name, address and email address and Identity documents which allows us to send information, provide updates and/or process the type of Information you so desire.

paybtc encourages you to review the privacy statements of websites you choose to link to from [paybtc](https://paybtc.com.au) so that you can understand how those websites collect, use and share your information (“Third Party Website”). [paybtc](https://paybtc.com.au) is not responsible for the privacy statements or other contents on the third-party Website outside of [paybtc](https://paybtc.com.au)' website.

The Nature of Personal Information We Collect

Personal information we collect which you may provide to us includes, inter alia:

- ‘Identifying information’ (i.e. name, date and place of birth, age); and
- ‘Contact information’ (i.e. home / office address).

As a general rule, you have the right not to provide the foregoing information when dealing with paybtc and/or when we provide the Information to you.

Automatically Collected Information

We collect and temporarily store certain information about your visit for use in site management and security purposes only. We collect and analyse this information because it helps us to better design paybtc.com.au to suit your needs. We may also automatically collect information about the web content you view in the event of a known security or virus threat.

The information includes, inter alia:

- The internet domain name from which you access our website (for example, “xbusiness.com” if you use a private internet access account, or “yourschool.edu” if you connect from an educational domain);
- The internet protocol (“IP”) address (a unique number for each computer connected to the internet) from which you access our Website;
- The type of browser used to access our Website;
- The operating system used to access our Website;
- The date and time you access our Website;
- The Universal Resource Locators (“URLs”) or address of the pages you visit;
- Your username, if it was used to log in to paybtc.com.au; and
- If you visited this Website from another website, the URL of the forwarding site.

Information Collected for Tracking and Customization (Cookies)

- A ‘cookie’ is a small file that a website transfers to your computer to allow it to remember specific information about your session while you are connected. Your computer will only share the information in the cookie with paybtc.com.au that provided it, and no other website can request it. There are two types of cookies:
- ‘Session’: Session cookies last only as long as your web browser is open. Once you close your browser, the cookie is deleted. Websites may use session cookies for technical purposes such as to enable better navigation through the site, or to allow you to customize your preferences for interacting with the site.
- ‘Persistent’: Persistent cookies are saved on a user’s hard drive in order to determine which users are new to the site or are returning.

Use of Your Personal Information

Personal information submitted to us through our website will be used for the purposes specified in this policy or on the relevant pages of paybtc.com.au.

We may use your personal information to:

- administer our website and business
- personalize our website for you
- send you non-marketing communications
- send you email notifications that you have specifically requested
- send you updates, you can inform us at any time if you no longer require the updates;
- send you marketing communications relating to our business which we think may be of interest to you, by post or, where you have specifically agreed to this, by email or similar technology (you can inform us at any time if you no longer require marketing communications)
- deal with enquiries and complaints made by or about you relating to our website
- keep our website secure and prevent fraud

Disclosure of Your Personal Information

- The personal information you provide to us whether voluntarily or automatically as the foregoing paragraphs describes, may be used and disclosed without limitations, to our employees, staffs, insurers, professionals, agents and/or other parties we deem fit for the purpose and in the manner reasonably necessary for purposes set out in this Privacy Policy.
- Personal information may be disclosed and/or supplied between the third parties. When personal information is disclosed and/or supplied between the third parties all terms and conditions contained herein shall have effect for the purpose of protecting your personal information.
- Compliance with legal requirements for the enforcement of law, regulations, court orders, subpoena, warrant during the course of a legal proceedings or otherwise may render our need to disclose personal information.
- Personal information may also be used to protect and safeguard the copyright, trademarks, legal rights, intellectual property rights or safety of paybtc.

Security of Your Personal Information

paybtc secures your personal information from unauthorized access, use or disclosure.

Opt-Out & Unsubscribe

paybtc respects your privacy and gives you an opportunity to opt-out of receiving information in respect of the Information by contacting us at <https://paybtc.com.au/help> or by clicking unsubscribe.

Digital ID

paybtc engages Australian Postal Corporation ('Australia Post') and its Digital ID™ protocol for a part of its identity verification procedures. On this basis, paybtc Customers are hereby informed of this third party provider and should make themselves aware of Australia Post privacy policies. paybtc and Australia Post have a contractual arrangement in place in relation to use of the Digital ID™ protocol.

The clause relevant to paybtc Customers is Clause 13 which is reproduced below:

13. Privacy

Australia Post's privacy obligations

13.1 Obligations relating to the handling of Personal Information by Australia Post are contained in the APC Act, the Privacy Act and the Privacy Policy. To the extent to which the obligations of Australia Post under this Agreement are (subject to any express consent provided by a relevant individual) inconsistent with those under the APC Act or the Privacy Policy in respect of same subject matter, the obligations under the APC Act or the Privacy Policy (as the case may be) will prevail.

Organization's privacy obligations

13.2 The Organization:

- (a) represents and warrants that it is subject to the Privacy Act as an APP Entity;
- (b) acknowledges that in order to interact with the Platform, an End User must already be, or must become, a user of the Platform ('Digital ID User'), regardless of whether the End User uses the Platform as a guest or with a registered profile;
- (c) acknowledges that Australia Post and its nominees may collect, record, hold, organize, store, adapt, retrieve, consult, use, disclose, transfer, process and destroy (collectively, 'Deal') Personal Information of all End Users, including information relating to Dealings with that Personal Information that relate to the Organization as permitted or required by law, including without limitation, under the APC Act or the Privacy Act and having regard to any consents given by an End User;
- (d) acknowledges that Australia Post and its nominees, as part of their formation of relationships with End Users, will procure consents from those Digital ID Users for Dealing with Personal Information of those End Users;
- (e) represents and warrants that it has complied and will comply with the Privacy Act in relation to all Personal Information provided by the Organization to Australia Post during the Term and in relation to any Personal Information the Organization may receive from Australia Post during the Term;
- (f) must not knowingly or willfully do or omit to do any act that would put Australia Post in breach of the APC Act or the Privacy Act; and
- (g) on request, may need to provide further information and certification as to compliance with this clause.

13.3 Where the Organization provides Personal Information about an individual to Australia Post in a request to access the Services, the Organization further represents and warrants that it has obtained consent from that individual to collect the Personal Information and disclose the Personal Information to Australia Post and its nominees for purposes that include the purpose of carrying out the Services and/or providing the requested Product.

Security and privacy breaches

13.4 The Organization must immediately notify the Australia Post Designated Representative in writing if it becomes aware, suspects or has reason to believe that there has been or might be:

- (a) any unauthorized or fraudulent use of the Services, Service Materials or Service Response Data (including without limitation by any End User that creates a fraudulent or fake identity or provides false or misleading information);
- (b) any breach by the Organization or Australia Post of clause 13 including without limitation any breach of the Privacy Act, the APC Act or Privacy Policy; or
- (c) any breach of security affecting or with the potential to affect the Services, Service Materials or Service Response Data.

Changes

The terms contained in this Privacy Policy may change and subject to modification and amendments. All modifications and the time of the changes and modification will be subject to the sole discretion of paybtc and such changes will have immediate effect. No notice will be given to you prior to such changes and/or modifications; you are therefore advised to review our Privacy Policy from time to time.

Contact

paybtc welcomes your questions or comments. Please contact us at <https://paybtc.com.au/help>