

# Privacy Policy



**CreditCard** EDU

Operated by Credit World Pty Ltd

# Welcome to Credit Card EDU

We respect your right to privacy. This Privacy Policy sets out details of the information that we may collect from you and how we may use that information.

## 1. About Us

1.1 In this Privacy Policy, references to “we” or “us” are to Credit World Ltd, a company incorporated in Australia (registered ABN 11 128 435 861) whose registered office is at Level 26 1 Bligh Street, Sydney, NSW, 2000, Australia, who will be the controller of any personal data processed as described in this Privacy Policy.

1.2 If you have any questions about your personal information, please e-mail us [info@credit-card.com.au](mailto:info@credit-card.com.au).

## 2. Use of the Website and Online Courses and Content

This Privacy Policy applies only to your use of the Website and Online Courses and Content.

## 3. Collection of Information

3.1 When you access the Website via any means, use the Online Courses and Content, register, respond to or participate in any survey or questionnaire sent to you by us or provide comments via the support button, we may collect, store and use certain of your personal information in line with this policy. We may also ask you for information when you report a problem with the Website or the Online Courses and Content.

3.2 To register on the Website, we ask for your name and email address. As part of your Credit Card EDU profile we will also store the results of your assessments relating to Online Courses and Content. If you contact us, we may also keep a record of that correspondence.

3.3 We may also collect data relating to your visits to the Website that cannot identify you but records your use of our Website and Online Courses and Content including, for example, details of how long you have used the Website and the Online Courses and Content for.

3.4 If you elect to sign in with Facebook through our Website, Facebook will receive directly from you, process and store your personal information and identity documentation for this purpose.

#### 4. Use of Your Information

4.1 By accessing the Website via any means, using the Online Courses and Content, registering or providing comments via the support button, you agree that your personal information may be collected, stored and used by us, for any of the following purposes:

(a) to provide, maintain, protect and improve the quality of the Website and the Online Courses and Content we offer, including by conducting anonymised market research, and to protect us and our users;

(b) to provide you with a personalised browsing experience when using the Website;

(c) to fulfil any contractual agreements between you and us;

(d) to manage your Credit Card EDU account that you hold with us;

(e) to allow you to use the full range of features on or via our Website;

(f) to send you course-specific email notifications and updates about Online Courses and Content you are enrolled on;

(g) to comply with legal and regulatory requirements;

(h) to contact you occasionally in order to invite you to share your opinions and experiences of Credit Card EDU;

4.2 We may use your email address to send you course notices and updates about our Services.

#### 5. Storage of Information

5.1 All information is stored on our secure servers. When you register, we will ask you to choose a password which enables you to access the Online Courses and Content. You are responsible for keeping this password confidential. We ask you not to share this password with anyone.

#### 6. Legal Basis for Processing Your Information

6.1 Our legal basis for collecting and using the personal information described above will depend on the personal information concerned and the specific context in which we collect it.

6.2 However, we will normally collect personal information from you only (i) where we have your consent to do so, (ii) where we need the personal information to perform a contract with you, or (iii) where the processing is in our legitimate interests and not overridden by your rights. In some cases, we may also have a legal obligation to collect personal information from you.

6.3 If we ask you to provide personal information to comply with a legal requirement or to perform a contract with you, we will make this clear at the relevant time and advise you whether the provision of your personal information is mandatory or not (as well as the possible consequences if you do not provide your information).

6.4 Similarly, if we collect and use your personal information in reliance on our legitimate interests, we will make clear to you at the relevant time what those legitimate interests are.

## 7. Disclosure of Your Information

We may disclose your personal information to third parties when permitted by law including:

(a) with your consent;

(b) to our suppliers in order for them to help us provide our services to you, this includes:

our provider of customer relationship management services (which allows us, for example, to send personalised email communications to you);

our provider of file storage and management services if you email us directly;

our identity verification partner (as discussed at paragraph 3.4 above) to verify your identity where you choose to select this option;

These suppliers' use of your personal data may be subject to their own privacy policies, which are available on their websites, and which we suggest you familiarise yourself with in the relevant circumstances set out above.

(c) if all, or substantially all of our assets, are acquired by a third party provided that they continue to use your information substantially in accordance with the terms of this Privacy Policy, in which case information held by us will be one of the transferred assets; and

(d) if we are under a duty to disclose or share your information in order to comply with any legal obligation, or in order to enforce or apply our Terms and other agreements; or to protect our rights, property, or safety, our users, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

## 8. Data Retention

8.1 We retain personal information we collect from you where we have an ongoing legitimate business need to do so (for example, to provide you with a service you have requested or to comply with applicable legal, tax or accounting requirements).

8.2 When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymise it or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

## 9. Your Rights

9.1 You have the following data protection rights:

You can edit your personal details via your profile page whenever you wish. We maintain a procedure in order to help you confirm that your personal information remains correct and up-to-date or choose whether or not you wish to receive material from us or some of our partners.

In addition, you can object to processing of your personal information, ask us to restrict processing of your personal information or request portability of your personal information. Again, you can exercise these rights by contacting us using the contact details provided under “Help” from the menu when you are logged in.

You may unsubscribe from certain email communications by following the Unsubscribe link in the email communication itself. You may also update your personal information by logging into the Website and visiting your Learner account page. You may also email us at [info@creditcard.com.au](mailto:info@creditcard.com.au) in order to access, correct, delete or update your personal information on our systems. We will answer every email as promptly as possible.

Similarly, if we have collected and process your personal information on the basis of your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the

lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent.

You have the right to complain to a data protection authority about our collection and use of your personal information. For more information, please contact your local data protection authority.

The Website may, from time to time, contain links to and from the websites of third parties. If you follow a link to any of these websites, please note that these websites have their own privacy policies. Please check these policies before you submit any personal information to these websites.

## 10. Children

We strongly believe in protecting the privacy of children. In line with this belief, we do not knowingly collect or maintain personal information from persons under 13 years of age, and no part of the Website is directed to persons under 13 years of age. If you are under 13 years of age, then please do not use or access the Website at any time or in any manner. We will take appropriate steps to delete any personal information of persons less than 13 years of age.

## 11. Cookies

11.1 The Website uses cookies. Cookies are small files stored on your computer's hard drive which are used to collect your personal information. You may choose to refuse cookies but, if you do so, some of the functionality of the Website or Online Courses may no longer be available to you.

## 12. Links to Third Party Websites

12.1 When clicking on a link within a course step or in a course email, you will be taken to a third party website, the use of which has been arranged by and is the responsibility of the course providing organisation.

12.2 On this website you may be asked to submit some information about yourself. Please make sure you are familiar with the terms and conditions and privacy policy of the third party website before submitting your information.

12.3 The course providing organisation will only use your personal information for the purpose stated in the course and in accordance with the terms of the third party website.

12.4 Whether you follow a link in a course and submit your personal information or not, your course progress will in no way be affected. Nor will your course marks or Credit Card EDU profile.

### 13. Updating this Privacy Policy

We may update or amend this Privacy Policy from time to time, to comply with law or to meet our changing business requirements. When we update our Privacy Notice, we will take appropriate measures to inform you, consistent with the significance of the changes we make. Any updates or amendments will be posted on the Website. By continuing to access the Website, using the Online Courses and Content or providing content in connection with the Online Courses and Content, your access and use will be subject to these updates and amendments.

### 14. Contacting Credit Card EDU

If you have any questions, comments or complaints about this Privacy Policy, please contact us using the details below:

Credit World Pty Ltd

Attn: Privacy Manager

Level 26, 1 Bligh Street Sydney NSW 2000

Credit World Pty Ltd takes your privacy seriously and if any issue has arisen in relation to privacy and the use of this site, you may contact us at

E-mail: [info@creditcard.com.au](mailto:info@creditcard.com.au)

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