RemitLink Privacy Policy

Version 2.0 | Effective date: 15 Oct 2026 | Remit Link Pty Ltd ACN 677 845 831

> This policy explains how RemitLink collects, uses, holds and discloses your personal information. It is written to meet the Australian Privacy Principles (APPs) in the Privacy Act 1988 (Cth). You do not need to agree to this policy. It tells you what we do.

1. Who we are

1.1 RemitLink is the trading name of Remit Link Pty Ltd ACN 677 845 831, 27 Montmorency Ave, Wollert VIC 3750 ("**we**", "**us**", "**our**"). We provide international money transfers from Australia to Pakistan and are registered with AUSTRAC as an independent remittance dealer.

1.2 As a reporting entity under the AML/CTF Act 2006 (Cth), we are covered by the Privacy Act for our anti money laundering activities regardless of our size, and we apply this policy to all personal information we handle.

2. Why we must collect your information

2.1 Australian law requires us to identify and verify our customers, monitor transactions, report certain matters to AUSTRAC, and pass information about you and your Beneficiary to overseas banks with each Transfer. Because of these laws, you cannot use our Services anonymously or under a pseudonym.

3. What we collect

Category	Examples
Identity information	Full name, date of birth, residential address, nationality, identity document details (driver licence, passport, visa), and images of those documents.
Contact information	Email address, phone number.
Biometric information	A facial image or short video captured during identity verification, and the result of the match against your identity document. This is sensitive information.
Financial and transaction information	The Australian bank account you pay from, Transfer amounts and dates, purpose of Transfer, source of funds and source of wealth information and documents.
Beneficiary information	Your Beneficiary's name, contact number, bank, account number or IBAN, relationship to you, and in some cases their national identity card number.
Screening information	Results of checks against sanctions lists, politically exposed person lists and adverse media.
Technical information	IP address, device and browser details, login records, and cookies (see section 11).
Communications	Emails, messages, call notes and complaint records.

3.1 If you give us information about your Beneficiary or another person, you must tell them that you have done so and where they can find this policy.

4. How we collect it

4.1 We collect most information directly from you, through our sign up form, website, app, email and phone.

4.2 We also collect information from:

- our identity verification provider, which checks your identity documents against government records (including through the Document Verification Service) and carries out biometric checks;
- screening databases for sanctions, politically exposed persons and adverse media;
- the Department of Home Affairs VEVO service, where we check visa details;
- our Partner Banks in Pakistan, for payout confirmations and returned Transfers;
- publicly available sources, such as internet searches, where needed for due diligence.

5. Biometric information and consent

5.1 We collect biometric information only to verify that you are the person shown in your identity document. We ask for your express consent at the identity verification step before any biometric check.

5.2 Our identity verification provider performs the biometric match. We receive and keep the result of the check and a summary record. [Confirm with IDmeta whether RemitLink also receives and stores the facial image, and update this sentence.]

5.3 If you do not consent to a biometric check, we will offer an alternative verification method where one is available. If we cannot verify your identity by any method, we cannot provide the Services.

6. How we use your information

6.1 We use your personal information to:

- verify your identity and carry out customer due diligence;
- process, send and track your Transfers, and handle refunds;
- screen for sanctions and politically exposed persons;
- monitor transactions to detect and prevent fraud, scams, money laundering and terrorism financing;
- meet our reporting obligations to AUSTRAC and other authorities;
- respond to enquiries and complaints;
- manage our business, including audits, record keeping and improving our Services;
- send you service messages, and marketing messages only if you have opted in (see section 10).

7. Decisions made by automated processes

7.1 Some decisions about you are made, or substantially made, by computer systems. These include:

- electronic identity and biometric verification results from our verification provider;

- automated sanctions and politically exposed person screening matches;
- rules that flag Transfers for review based on amount, frequency or pattern.

7.2 A staff member reviews any flagged result before we refuse to open an Account or permanently refuse a Transfer. If you think an automated result is wrong, contact us and we will review it.

8. Who we share your information with

8.1 We do not sell or rent your personal information. We share it only as needed to provide the Services or as required by law, with:

- **Partner Banks in Pakistan** that pay out your Transfers;
- **our identity verification and screening provider**;
- **AUSTRAC and other government agencies, law enforcement, courts and regulators**, where required or authorised by law;
- **our Australian bank**, for receiving your payments and making refunds;
- **service providers** who support our business, such as IT developers, hosting providers, email providers, accountants, auditors, independent AML reviewers and legal advisers, under confidentiality obligations.

8.2 We may not be allowed to tell you when we have disclosed your information to AUSTRAC or law enforcement.

9. Overseas disclosure

9.1 Your information is disclosed to recipients outside Australia, including:

Country	Recipient	Reason
Pakistan	Partner Banks	To pay out your Transfer. Sender and Beneficiary details must travel with each Transfer by law.
Pakistan	Our IT contractor	To build, maintain and support our systems, with restricted access.
[Country]	[Identity verification provider data hosting location]	[To verify identity and screen customers.]
[Country]	[Cloud hosting or email provider location]	[To store our records and send communications.]

9.2 Before disclosing information overseas we take reasonable steps to ensure the recipient handles it consistently with the APPs, including through contract terms and confidentiality obligations. Disclosure to Partner Banks is necessary to complete your Transfer and is required by Australian law.

10. Marketing

10.1 We will only send you marketing messages if you have opted in. You can opt out at any time by using the unsubscribe link or contacting us. Service messages about your Account and Transfers are not marketing and will continue while you are a customer.

11. Cookies and analytics

11.1 Our website uses cookies to keep you signed in, keep your session secure and understand how the site is used. You can control cookies in your browser settings, but some features may not work without them.

12. How we keep your information secure

12.1 We protect personal information using measures that include encrypted connections, access controls limited to staff and contractors who need access, multi factor authentication on key systems, secure storage of records, and confidentiality agreements.

13. Data Breach Response

13.1 If we become aware of a data breach involving your personal information, we assess whether it is likely to result in serious harm.

13.2 Where required under the Notifiable Data Breaches scheme, we notify the Office of the Australian Information Commissioner (OAIC) and affected customers as soon as practicable.

13.3 Suspected or actual breaches are reviewed by our AML/CTF Compliance Officer and Deputy AML/CTF Compliance Officer and logged for record keeping.

14. Record Retention and Destruction

14.1 We retain your personal information for at least 7 years after our relationship with you ends, as required under the AML/CTF Act.

14.2 Once that period ends and the information is no longer required for any other legal purpose, we securely destroy or de identify it.

15. Access, Correction and Complaints

15.1 You can ask us to access or correct the personal information we hold about you by emailing [AMLCO contact email]. We will respond within a reasonable time, generally within 30 days. We do not charge for making a request.

15.2 We may refuse access where the law allows, for example where giving access would reveal a report to AUSTRAC or prejudice an investigation. If we refuse, we will tell you in writing where we are allowed to, and how to complain.

15.3 If you are not satisfied with how we have handled your request or a privacy concern, you can lodge a complaint with us directly, or with the OAIC at oaic.gov.au (phone 1300 363 992).

16. Contact us about privacy

16.1 AML/CTF Compliance Officer, Remit Link Pty Ltd, 27 Montmorency Ave, Wollert VIC 3750. Email: [AMLCO contact email].

17. Changes to this policy

17.1 We may update this policy from time to time. The current version is always at remitlink.com.au/privacy, with its version number and effective date. Previous

versions are listed at the bottom of that page. If we make a significant change, we will tell customers by email.