



Privacy Policy

25 February 2026



1. Introduction and Scope

OZIN International Pty Ltd (ABN 64 668 852 300) (“OZIN”, “we”, “us”, “our”) is founded on the principle of simplicity and transparency. We take privacy very seriously. The following Privacy Policy explains how OZIN handles your personal information in accordance with the *Privacy Act 1988 (Cth)* and the *Australian Privacy Principles (APPs)*. For the purposes of this Privacy Policy, “Service” or “Services” means any products, services, technologies or functionalities offered or made available by OZIN, whether now or in the future. You should read this policy carefully so you can make an informed decision when you choose to share personal information with us.

2. OZIN collects your personal information

OZIN provides international payments services, to individual and business customers.

Our services store company and individual data, which can include personal information. “Personal information” is information that identifies an individual. Personal information may include the individual’s name, email address, telephone number, identification documents, and telecommunications use.

You can choose not to provide personal information to OZIN. However, that choice may mean that we are unable to provide you with the Services you are seeking. We encourage you to check our website regularly for any updates to our Privacy Policy.

3. Personal information

“Personal information”, as defined in the *Privacy Act 1988 (Cth)*, refers to “information or an opinion, whether true or not, and whether recorded in a material format or not, about an identified individual, or an individual who is reasonably identifiable”. Any information or opinion that may reasonably identify an individual will be considered personal information.

OZIN may collect personal information directly from you when you:

- register to use the Service,
- use the Service,
- contact the OZIN support team, and
- visit our website.

4. OZIN may collect your personal information from others

We may collect personal information from other parties when you:

- register for an account,
- add a beneficiary or payee to your profile.

5. OZIN uses cookies and other technologies



We send to and store on your computer small files called “cookies” so that we may recognize your computer as a unique machine the next time you visit our site. Cookies are used to optimize your online experience. We never store any sensitive customer information such as passwords or account details in cookies.

6. OZIN collects, stores, and uses your personal information

We collect your personal information for the primary purpose of providing you with financial products and services, and to comply with all applicable laws and regulations, including but not limited to the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Personal information collected from, or about you, may be used to:

- verify your identity,
- maintain and administer your account,
- provide our services to you, including processing transactions,
- contact you about services being provided,
- notify you of new services or service changes,
- carry out marketing or training relating to the Service,
- assist with the resolution of technical or other issues,
- comply with applicable laws and regulations, and
- communicate with you.

By using our services, you consent to your personal information being collected and used for these purposes and any other purposes authorized by you.

7. Aggregated and non-identifiable data

We may access, aggregate and use non-personally identifiable data collected from you to better understand how customers use our systems, to improve our services, and to generate insights. This data will in no way identify you or any other individual.

8. Disclosure of your personal Information

OZIN may disclose your personal information when it is necessary to help with the provision of the Service. If we are involved in a reorganization, merger, or sale of our assets, your personal information may be transferred as part of that process.

We may disclose your personal information to:

- financial institutions and other similar organizations we deal with during our corporate activities, or that are nominated by you,



- external service providers and professional advisers (which may be located overseas),
- any third parties necessary to process a transaction or provide services you have requested, or

OZIN may be required to disclose your personal information without your consent to (a) comply with the law; (b) prevent fraud; or (c) protect our legal rights. OZIN may be required to provide your personal information to ASIC, AUSTRAC, or other regulatory and government bodies from time to time in Australia and in other jurisdictions.

Please note that OZIN does not sell or provide your personal information to third parties for marketing purposes without your consent.

We will only disclose your personal information to third parties as outlined in this Privacy Policy, as otherwise permitted by law, or with your consent.

9. How we store and protect your data

We use third parties to assist in providing our service. This includes KYC/AML service providers whose own privacy policies can be made available upon request.

If you are located outside Australia, your local laws governing personal data may differ from Australian law. To provide our services, we may transfer personal information to other countries. By using OZIN's services, you consent to such transfers.

10. OZIN takes steps to protect your personal information

OZIN is committed to protecting the security of your personal information. We employ security software, systems and procedures to offer you a safe and secure trading environment and to protect your personal, financial and trading information. Your personal information may also be held on our computer database. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely off site.

The internet is not itself a secure environment. We cannot give an absolute assurance that your information will always be secure. Transmission of personal information over the internet is at your own risk and you should use the Service within a secure environment. If we discover a security breach, we will tell you as soon as possible.

Personal information will be treated as confidential information and sensitive information will be treated highly confidential. In line with our legal obligations, we keep all personal information and records for a period of at least 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for the required 7-year period.

11. This policy may be updated from time to time

Our Privacy Policy may change from time to time. We will post any privacy policy changes on our website or otherwise notify you as required by law. Any amended Policy will take effect once published. Your continued use of the Service is deemed acceptance of any amended Policy.



12. Queries and complaints

If you have any query or complaint about the way we collect, use, hold or disclose personal information, please contact us. We will use our best efforts to respond to your query or request as quickly as possible.

For the avoidance of doubt, this policy does not apply to our employee records.

If you would like more information about this policy or the information we hold, please contact:

OZIN International Pty Ltd Unit
402, 42 Mascar St,
Upper Mount Gravatt Qld 4122
Email: info@ozinint.com.au

If you require more information about privacy laws generally, please contact:

The Privacy Commissioner:
Office of the Australian Information Commissioner
GPO Box 5218, Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Website: www.oaic.gov.au