

Samsung Pay - Privacy Notice

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Samsung Pay is an easy and safe way to make debit and credit card payments using your compatible Samsung mobile device (“**Mobile Device**”). This Privacy Notice is important as it describes how your personal information (“**Personal Information**”) will be collected, used, disclosed, transferred and stored to provide Samsung Pay to you.

Samsung Electronics Australia Pty Limited (ACN 002 915 648) (“**Samsung**”, “**we**”, “**us**”, “**our**”) collects, uses, discloses and transfers your Personal Information in accordance with this Privacy Notice. By using Samsung Pay, you will be deemed to have agreed to the terms of this Privacy Notice, and consented to the practices in respect of the collection, use, disclosure, transfer and storage of Personal Information described in this Privacy Notice (including disclosure to overseas recipients in the locations specified in this Privacy Notice).

This Privacy Notice supplements the Samsung Privacy Policy (available at <http://www.samsung.com/au/info/privacy.html>) and in case of any inconsistency or conflict between the terms of this Privacy Notice and the Samsung Privacy Policy, the terms of this Privacy Notice shall prevail.

Further information on how you can contact us with any questions about this Privacy Notice or our practices in relation to your Personal Information is set out below.

What information do you need to provide to start using Samsung Pay?

To use Samsung Pay, you must first have a Samsung Account and must also agree to the Samsung Pay Terms of Service (available at <https://account.samsung.com/membership/terms>).

Once these steps have been completed, you must register a debit or credit card on Samsung Pay. To initiate this process, you must enter certain card and account details by following the instructions on the screen. The card information and billing information you provide is encrypted on your Mobile Device and is sent to your card issuer/bank and relevant payment network.

Identification and verification

Identification and verification information must also be sent to your card issuer/bank and payment network so they can verify that you are who you say you are, and send you the correct terms of service that will apply to you. This information includes:

- Samsung Account information (e.g. date Samsung Account was created, whether the Samsung Account is linked to your Mobile Device) and information relating to your use of Samsung Pay (e.g. how many cards you may have registered on Samsung Pay through your Mobile Device);
- Device information, such as your device model number, OS version and certain other device identifier(s); and
- Location information (i.e., where you are when you register your card), but only if location detection is enabled on your device at the time you register your card.

No card or account information is stored on our servers and that information is encrypted and cannot be read or accessed by us during transit to your card issuer/bank and payment network.

Registering and activating your card on your Mobile Device

Once your debit or credit card has been registered on Samsung Pay, your card issuer/bank assigns a surrogate value to your Mobile Device and creates a "key" enabling you to generate transaction security codes, which allows you to make payments on your Mobile Device using Samsung Pay. Before it is sent, this data is encrypted and sent by your card issuer/bank to your Mobile Device. It is stored in a secure area of your Mobile Device isolated from the OS of your Mobile Device.

What happens when you use Samsung Pay to make payments?

When you initiate a payment on your Mobile Device using Samsung Pay, your Mobile Device sends your surrogate value and a payment security code to the sales terminal (in the case of payments made in store) or a Samsung Pay server (in the case of payments made online) enabling your card issuer/bank to approve or decline the payment. Your recent transaction history will then appear on your Mobile Device. This information is accessible only to you, the relevant merchant(s), and your card issuer/bank.

Loyalty Programs

You may be able to register a third party loyalty or membership or similar programs card ("**Loyalty Card**") on Samsung Pay to access offers and promotions, including coupons, tickets, deals, discounts and vouchers. If you do this, you will load your personal information contained on the Loyalty Card onto your mobile device and, should you elect to do so, the Loyalty Card's details (including card artwork and registration number). We collect and store this information in connection with your use of Samsung Pay. The collection of this information is subject to the terms of this Privacy Notice.

What kind of data do we collect and use?

As described in the Samsung Privacy Policy, in addition to your Samsung Account information, we also collect information regarding your use of the Samsung Pay application. This information includes technical information such as whether a MST or NFC based transaction was used, card enrollment status, and whether a transaction successfully went through. Please note that we do not collect any information about what you purchased, how much you spent or where you made your purchase that can be linked to you. We use the information we collect to understand the way people use Samsung Pay so that we can improve it by making it more convenient and useful, including in particular:

- identifying usage trends, problems, failures and issues with Samsung Pay to better support our customers and other users of Samsung Pay (such as card issuers/banks and payment networks);
- assessing how people view and use Samsung Pay to allow us to improve and better develop our offering and service; and
- (where you have consented) to offer customised marketing communications, promotional incentives and benefits to our Customers.

We may combine the information we collect from you regarding your use of the Samsung Pay application and use it for purposes consistent with this Privacy Notice and the Samsung Privacy Policy. Where applicable, this means that information you provide in connection with your use of the Samsung Pay application may be used by in connection with other Services (as defined in the Samsung Privacy Policy) for the purposes we describe in this Privacy Notice and the Samsung Privacy Policy.

To whom do we disclose your Personal Information?

In addition to disclosures to your card issuer/bank and payment network, we may disclose your Personal Information to third parties, suppliers and service providers (such as Google Analytics, card issuers, banks and payment networks) to provide a service you request in connection with Samsung Pay. We may also disclose your Personal Information to third parties involved in the process of providing services on behalf of Samsung in connection with Samsung Pay to allow such third parties to provide such services on behalf of Samsung, as well as third parties associated with performing data analytics, customised marketing communications, promotional incentives and benefits of which you are advised by virtue of certain push notifications generated in connection with Samsung Pay. The service providers that administer data analytics services help us to analyse your use of the Services and improve the Services. The information we obtain may be disclosed to or collected directly by these providers and other relevant third parties who use the information, for example, to evaluate use of the Services, help administer the Services, and diagnose technical issues. To learn more about Google Analytics, please visit <http://www.google.com/analytics/learn/privacy.html> and <https://www.google.com/policies/privacy/partners>.

How do we keep your Personal Information secure?

We use physical and technical measures to safeguard the information we collect in connection with Samsung Pay. However, please note that although we take reasonable steps to protect your Personal Information, no website, Internet transmission, computer system or wireless connection is completely secure.

You can also use a number of the security features available through Find My Mobile to secure your Mobile Device, including locating a lost Mobile Device, deleting registered cards from a Mobile Device and deleting all data from a Mobile Device.

Offshore Disclosure of Personal Information

When you use Samsung Pay, your Personal Information may be disclosed or transferred to overseas recipients and collected, disclosed, stored or processed overseas. The overseas recipients of your personal information may, depending on the particular service that you have requested, be located outside Australia including in South Korea, the Philippines, Singapore, Vietnam, Malaysia, the United States of America, Germany, China, the Netherlands or Denmark. Please note that the data protection and other laws of countries to which your information may be disclosed might not be as comprehensive as those in Australia.

In all cases, you consent to your Personal Information being disclosed outside Australia, and acknowledge that Samsung is not required to ensure that overseas recipients handle your Personal Information in compliance with Australian privacy law and that you may not be able to seek redress if an overseas recipient handles your Personal information in a way which does not comply with Australian privacy law. Where practicable in the circumstances, we will take reasonable steps to ensure that overseas recipients use and disclose your Personal Information in a manner consistent with this Privacy Notice and the Samsung Privacy Policy.

Opting-out of receiving customised marketing communications, promotional incentives and benefits

You may opt-out of receiving Samsung Pay related customised marketing communications, promotional incentives and benefits sent by way of push notifications at any time via the unsubscribe option in the Notifications setting of the Samsung Pay application on your Mobile Device (“**Push Notifications**”).

If you opt-out of receiving Samsung Pay Push Notifications this will not affect your direct marketing preferences in connection with your Samsung Account. In order to opt-out of

receiving material in connection with your Samsung Account, you will need to unsubscribe using the procedure set out in the Samsung Privacy Policy.

Who do you contact if you have any questions?

The Samsung Privacy Policy contains information about how you may access and correct your Personal Information or raise a privacy concern or complaint about privacy and how it will be dealt with.

If you have any questions about Samsung Pay, please contact us through our customer support channels by following the instructions within the Samsung Pay application. If you have any questions specific to our collection, use and/or sharing of your Personal Information, please contact:

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