

# Afterpay Privacy Policy - Australia

Effective Date: 30 June 2026

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We appreciate that you trust us with your personal information. Here we provide an overview of what personal information we collect from you and why, how we handle it, and your rights and choices.

This Privacy Policy describes how your Afterpay entity and affiliates (“Afterpay,” “we,” “us”, and “our”) collects, uses, discloses, transfers, stores, retains and otherwise processes your personal information (“you”, “your”, and “customer”) when you visit our website, download our app, apply for and use your Afterpay account, or otherwise interact and engage with us in relation to our customer products, features, and services, including as outlined in our Customer Terms, the related Product Terms and where applicable, Specific Terms (“agreement”) (collectively, “Services”). The Afterpay entity you are interacting with will be based on your country of residence. [See 10. How to Contact Us](#) below for more information.

This Privacy Policy also includes our Credit Reporting Policy (see Annexure. CREDIT REPORTING POLICY), that covers how we manage your credit information.

Partners, retailers, online marketplaces, and suppliers that Afterpay interacts with are independent of Afterpay and responsible for their own privacy policies and practices. This includes, content on their websites or app, and products or services provided. Please refer to their privacy policy or reach out directly to these third parties for further information.

## 1. PERSONAL INFORMATION WE COLLECT ABOUT YOU AND WHY

“Personal information” used throughout this Policy means any information about an identifiable individual, or information which may be used to reasonably identify an individual or as otherwise described in privacy laws that apply to you.

We collect and process personal information about you in three ways:

- (i) when you provide it to us directly;
- (ii) when we gather personal information while you are using any of our Services, including through cookies and similar technologies (see [4. How We Use Cookies and Similar Technologies](#) below); and
- (iii) when we collect personal information from third party sources.

We explain in the table below what types of personal information we collect and process, how and why we do so. We will collect, use, disclose and otherwise process your personal information in accordance with applicable law and this Policy. We may collect or process personal information in other ways than as described below. We will let you know at that time, unless otherwise inappropriate or unlawful to do so.

If you fail or refuse to provide us with personal information we request from you directly, or we do not obtain your consent where we are required to rely upon it, including to gather personal information while you are using our Services or from third party sources, we may not be able to proceed with entering into or fulfilling some of our Services. Consequently, we will not be able to provide or continue to provide those Services to you. This includes, but without limitation, setting up your Afterpay account, or responding to a support request or complaint.

Purpose of processing	Categories of personal information we collect and how	Why we collect and process personal information
<p>To create (and assess whether to create) an Afterpay account, including to carry out our identity and account verification process and to enable you to authenticate your account once created.</p>	<p>From you -</p> <ul style="list-style-type: none"> <li>● Contact information, such as your name, address (and location), phone number, and email.</li> <li>● Financial information, such as a credit or debit card details to link to your account.</li> <li>● Identity information, such as your date of birth, and your driver's licence, passport or other required identification information and documents.</li> </ul>	<ul style="list-style-type: none"> <li>● Legal obligation - to comply with applicable anti-money laundering and counter terrorism financing laws under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), sanctions laws and to comply with the <i>National Consumer Credit Protection Act 2010</i> (Cth).</li> <li>● To take steps to enter into and for the performance of our agreement with you.</li> <li>● To make an identity verification request, for our legitimate interests to protect our business, and to confirm your identity, to detect, prevent and investigate suspected or actual money laundering, fraud, or other crimes or illegal activities.</li> </ul>

From your use of our Services

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- Digital Information, such as location information, IP address, device information, network information, authentication information (such as touch ID or face ID) and cookies. Refer to 4. How We Use Cookies and Similar Technologies below.

From other sources -

- Confirmation of your identity through verification processes from identity verification and fraud prevention providers, and

	<p>credit reporting bodies, who may validate the information you provide us with other information from publicly or commercially available sources. Your personal information may also be screened against relevant sanctions watchlists.</p>	
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To provide (and assess whether to provide) our Afterpay account Services (including providing one or more customer products). This may include developing our credit risk profile about you that determines your creditworthiness across all our Services, processing transactions, and delivering third party retailers' goods or services.

When you apply for or use multiple Afterpay account Services (such as Pay in 4, Pay Monthly, or other customer products), we may use information from one Service to assess your eligibility for, or manage your use of, another Service.

We will also provide transaction support and communications as necessary about our Services, such as payment reminders, authentication requests, and Service updates.

From you -

- Contact information, such as your phone number and email address.
- Financial information, such as details of your income and expenses or details of products issued by financial institutions.

From your use of our Services

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- Transaction information, such as orders and payments attempted or made and history, including upcoming or overdue payments, and refunds across any of our Services. This may include information about your use of one Afterpay account Service (such as Pay in 4) which may be used to assess your eligibility for or manage

- Legal obligation - to comply with applicable anti-money laundering and counter terrorism financing laws under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), sanctions laws and to comply with the *National Consumer Credit Protection Act 2010* (Cth).
- For the performance of our agreement with you.
- For our legitimate interest to protect our business, detect, investigate and prevent suspected or actual money laundering, fraud, and other crimes or illegal activities, and to determine your credit risk profile across all our Services.

another Afterpay account Service (such as Pay Monthly).

- Financial hardship and repayment history information from your use of Afterpay account Services, such as financial hardship or difficulty including information on repayment history, default or amendments to an agreement you have with us.
- Promotions and discounts applied.
- Digital Information, such as location information, IP address, device information, network information, authentication information (such as touch ID or face ID) and cookies. Refer to 4. How We Use

Cookies and Similar Technologies below.

From other sources -

- Transaction information, such as the retailer you attempted or made a transaction with using our Services, the items you have purchased, the amount owed or refunded, promotions or discounts applied, and shipping details.
- Information about your financial standing, including credit-related personal information about you from credit reporting bodies when you apply for customer products through Afterpay account Services.  
We may obtain new credit information from credit reporting bodies when you apply for a new customer product with us. Where we

	<p>have recently obtained credit information about you, we may re-use that information when you apply for an additional customer product. For more information see <b>Annexure. CREDIT REPORTING POLICY.</b></p>	
<p>To provide (and assess whether to provide) our rewards program, including offering discounts and third party supplier gift cards applicable to you.</p>	<p>From you -</p> <ul style="list-style-type: none"> <li>● Name, email address and phone number of a gift card recipient.</li> </ul> <p>From your use of our Services-</p> <ul style="list-style-type: none"> <li>● Inferences about you, such as your age and inferred gender.</li> <li>● Transaction information, such as orders and payments attempted or</li> </ul>	<ul style="list-style-type: none"> <li>● For the performance of our agreement with you.</li> <li>● For our legitimate interests, to tailor our rewards program to you.</li> </ul>

	<p>made and history, including upcoming or overdue payments, and refunds.</p> <ul style="list-style-type: none"> <li>• Rewards information, such as your status and available points and offers, as applicable. For further information refer to the terms and conditions of the applicable rewards program.</li> </ul>	
<p>To find stores that accept Afterpay in your vicinity, and to send marketing in-app about stores nearby.</p>	<p>From your use of our Services -</p> <ul style="list-style-type: none"> <li>• Digital information, such as your geolocation, including precise geolocation.</li> </ul>	<ul style="list-style-type: none"> <li>• To assist you to use our Services</li> <li>• To provide targeted and more personalised direct marketing communications and advertising, as permitted by applicable law.</li> </ul>

To provide you support, resolve disputes, recover debt and fees owed to us, and troubleshoot problems.

From you -

- Contact information, such as your name, address, phone number, and email.
- Identity verification information requested to discuss your account with you.
- Information about the subject of your support request or complaint.
- Call recording of a conversation with you.

From your use of our Services

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- Transaction information, such as orders and payments attempted or made and history, including

- For the performance of our agreement with you.
- For our legitimate interests, such as to protect our business, investigate or respond to a support request or complaint, ensuring the accuracy and completeness of the information provided, to enforce and recover a debt owed to us, and for quality assurance and training purposes.

upcoming or  
overdue  
payments, and  
refunds.

From other sources -

- Identity verification information requested from an agent you have authorised to discuss your account on your behalf.
- Information relevant to the subject of the support request or complaint from retailers or other relevant and appropriate sources.

<p>To detect, investigate and prevent suspected or actual money laundering, fraud, or other crimes or illegal activities on an ongoing basis, including in relation to credit card rules, and to protect Afterpay's legal rights and claims.</p>	<p>From your use of our Services -</p> <ul style="list-style-type: none"> <li>● Information about your use of our Services</li> </ul> <p>From other sources -</p> <ul style="list-style-type: none"> <li>● Information from third parties, including from our affiliates, about you, such as identity and transaction information, where permitted and consistent with applicable law.</li> </ul>	<ul style="list-style-type: none"> <li>● Legal obligation - to comply with applicable anti-money laundering and counter terrorism financing laws under the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> (Cth) and sanctions laws.</li> <li>● For our legitimate interests to protect our business by determining any risks in providing services to you and to detect, investigate and prevent suspected or actual money laundering, fraud, and other crimes or illegal activities.</li> </ul>
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To learn more about your level of satisfaction, your expectations of us and our Partners, and how we can meet them. For example, in relation to our Services, and the goods and services offered by retailers, and to customise, measure, and improve our Services, including the content, layout and operations.

We may send you survey requests to do so.

We may use this information to produce statistics and reports about our Services and operations.

We may use this information to produce statistics and reports about our Services and operations. We will typically use this information to create aggregated or anonymised information and only use personal information where necessary.

From you -

- Feedback you provide us about our Services and interactions with us and our partners.

From your use of our Services

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- Information from you, your use of our Services, and other sources, as detailed in this section of our Privacy Policy.

- Our legitimate interests to understand our customers and other relationships so that we can provide a better experience for you and everyone, and to maintain and improve our Services.

To send or serve you direct marketing, targeted advertising (including for use in our commerce media network), including by creating customer profiles, or other promotional communications you might like from us and our retailers, partners or affiliates (third parties). This may include, for example, marketing via email, SMS, website banner advertisements and in-app advertisements. Refer also to [6. Your Rights and Choices](#) below for more information.

When you receive direct marketing or targeted advertising from us or third parties, in app or on other websites, we may also process your personal information to determine, measure, and provide personalised marketing messages or targeted advertising that may be of interest or relevance to you.

From you -

- Your contact details, such as your email address.
- Other information that may be requested from you to enter into a competition or promotion we operate (directly or through our advertising partners).

From your use of our Services

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- Behavioural information such as your spending habits, card transactions, app browsing behaviour, and interactions with marketing messages.

- to provide targeted and more personalised direct marketing communications and advertising, as permitted by applicable law.

- Digital Information, such as device information.
- Refer to [6. Your Rights and Choices](#) - “Marketing profiling and your rights”, and ‘commerce media network’ for more details.

From other sources –

- Information from third parties about you, such as identity, preferences and inferences about you, where permitted and consistent with applicable law.
- Refer to [6. Your Rights and Choices](#) - “Marketing profiling and your

	rights” for more details.	
<p>To make our site work as you'd expect it to, such as to prevent and respond to suspected or actual malicious software or activity, for secure identity verification and login, fraud prevention, and remembering your cookies choices.</p> <p>This includes personal information collected and processed by the use of cookies and similar technologies. Refer to <a href="#">4. How We Use Cookies and Similar Technologies</a> below.</p>	<p>From your use of our Services</p> <ul style="list-style-type: none"> <li>-</li> <li>• Technical information, such as date and time you visited a site or took an action, IP address, login details, your location, device or browser settings.</li> <li>• Your cookies preferences.</li> </ul>	<ul style="list-style-type: none"> <li>• To enter into and for the performance of our agreement with you.</li> <li>• Our legitimate interests, to provide a secure and functioning delivery of our Services.</li> </ul>
<p>To provide by the use of cookies and similar technologies on our website better functionality, to assess our performance, for targeted advertising by us and third parties, and to provide a personalised experience. Refer also to <a href="#">4. How We Use</a></p>	<p>From your use of our Services</p> <ul style="list-style-type: none"> <li>-</li> <li>• Digital information, such as date and time you visited a site or took an action, IP address,</li> </ul>	<ul style="list-style-type: none"> <li>• to provide targeted and more personalised direct marketing communications and advertising, as permitted by applicable law.</li> <li>• Our legitimate interests, to provide a secure and</li> </ul>

[Cookies and Similar Technologies](#) below.

device or browser settings.

- Contact information, such as such as your email address.
- Location information, such as your geolocation, including precise geolocation.

functioning delivery of our Services.

For other purposes you have consented to.

From you, from the use of our Services, or other sources -

- Information you share with us through social media sites (e.g., Facebook or Twitter). By associating an account managed by a third party with your Afterpay account and authorising Afterpay to have access to this information, you agree that Afterpay may collect, store and use this information in accordance with this Privacy Policy. Social media sites may also process personal information in accordance with

- With your consent, or where permitted by applicable law.

their privacy policies.

- We may collect and process personal information categorised as “sensitive” or “special” under applicable laws, such as your health information, to deliver our Services. We will only collect this information where it is reasonably necessary and we have your consent, or where required or permitted by applicable laws.
- Other information from you, from your use of our Services, or other sources as explained to you at the time we

	seek your consent.	
As required or permitted by applicable laws and regulations, including to satisfy our bookkeeping, taxation, auditing, and accounting requirements, and to carry out business, operational, and legal functions.	Unspecified information from you, from the use of our Services, or other sources.	<ul style="list-style-type: none"> <li>● As required or permitted by applicable laws and regulations.</li> <li>● For our legitimate interests to uphold our right, protect our business, and carry out business, operational and legal functions.</li> </ul>

## 2. WHEN AND WITH WHOM WE SHARE YOUR PERSONAL INFORMATION

We share personal information described in [1. Personal Information We Collect and Why](#) above with the following categories of service providers and other third parties.

<b>Categories of third parties</b>	<b>When and why we may share your personal information</b>
Affiliates within our group of companies, such as, Cash App, Square, or other subsidiaries of Block Inc.	<p>We may share your personal information for purposes outlined in this Privacy Policy, including:</p> <ul style="list-style-type: none"><li>• To provide (or assess to provide), maintain or improve our Services.</li><li>• To understand how you engage with our Services and services of our group of companies to help make them better for you and for everyone.</li><li>• To help us manage our relationship with you across our group of companies and for customer support issues and to enforce our agreement with you, including in cases of debt recovery.</li><li>• For us and our affiliates to detect, investigate and prevent money laundering, fraud and other crimes or illegal activities.</li><li>• For marketing purposes where legally permitted, including to provide you with targeted advertising based on your engagement with services of our group of companies.</li><li>• As instructed by you and choices available to you.</li><li>• As required or permitted by applicable law.</li></ul>

Service providers and subcontractors

We share your personal information with the following service providers for our legitimate interests to provide, maintain and improve our Services:

- Technology and IT infrastructure providers to store information and to provide software (including artificial intelligence technologies) or programs that help us provide our Services.
- Marketing or event providers that help us run our advertising campaigns, contests, special offers, or other events or activities.
- Identity verification and fraud prevention providers and credit reporting bodies to help us confirm your identity and prevent fraud, to assist us in meeting our obligations under anti-money laundering / counter terrorism financing and sanctions laws, and other compliance requirements. These companies process your personal information in accordance with their own privacy policies.
- Credit reporting bodies, as applicable when you apply for certain Services, who provide credit-related personal information about you, which will contribute to your credit risk profile with us across all our Services. We may provide information about you, such as your identity and contact information, to credit reporting bodies. For more information, see **Annexure. CREDIT REPORTING POLICY.**
- Collection agencies if you fail to make payment when due and in connection with recovery of monies due under your agreement with us, to help us manage our relationship with you.
- Financial partners, like financial institutions, payment networks, payment card associations, and credit reporting bodies that help us provide our joint Services.
- Outbound phone and text messaging service providers. Our service providers may need to access and intercept messages between us and you from time to time or disclose your personal information to a government body or telecommunications network

	<p>provider to comply with applicable telecommunications laws, or a court or tribunal order.</p> <ul style="list-style-type: none"> <li>● Customer service agencies, to support manage our relationship with you.</li> <li>● Third parties such as analytics providers, to understand how you engage with our Services to help make them better for you and for everyone, including by creating customer profiles, and to provide you with targeted advertising. For example, we partner with third-party analytics providers, like Google, to help us understand how you use our services. Refer to <a href="#">4. How We Use Cookies and Similar Technologies</a> and <a href="#">6. Your Rights and Choices</a> - “Marketing profiling and your rights” for more information.</li> </ul>
<p>Retailers and third party suppliers</p>	<p>We share your personal information for the following purposes to fulfil our agreement with you and for our legitimate interests:</p> <ul style="list-style-type: none"> <li>● To provide (or assess to provide) our Services.</li> <li>● For retailers to provide their goods and services to you (or the recipient of the third party goods or services).</li> <li>● To manage an order, including dealing with any refunds, disputes or claims.</li> <li>● To respond to an inquiry or complaint made by you.</li> <li>● To help them improve the quality and standard of the services that they provide to you.</li> <li>● Other permitted purposes outlined in our agreement with you.</li> </ul>
<p>Financial institutions that we may partner with to jointly create and offer a product, including banking partners as may be required by credit card association rules for</p>	<p>We share your personal information for the following purposes with your consent, to fulfil our agreement with you, or for our legitimate interests:</p> <ul style="list-style-type: none"> <li>● To provide Afterpay and partner products and services.</li> </ul>

<p>inclusion on their list of terminated merchants</p>	<ul style="list-style-type: none"> <li>To maintain funding lines so that our business remains commercially viable and to provide (or assess to provide) our Services to you.</li> </ul>
<p>Online trackers, advertising partners, and external affiliate networks</p>	<p>We share your personal information for the following purposes with your consent or under applicable law:</p> <ul style="list-style-type: none"> <li>Consistent with applicable law and choices that may be available to you, we share your personal information with advertising partners for the purpose of providing interest-based advertising or targeted advertising from us or other third parties, and with advertising partners that help analyse our site, run contests, special offers, or other events or activities, and track metrics on our behalf or in connection with our Services. Refer to <a href="#">4. How We Use Cookies and Similar Technologies</a> and <a href="#">6. Your Rights and Choices</a> - “Marketing profiling and your rights” for more information (including how you may opt out).</li> <li>For example, we share the information that you have clicked on a sponsored Retailer link from our website or app with our external affiliate network partner. We use a unique Afterpay URL or “hyperlink,” and will not share any personal identifiers or information in doing so. Our external affiliate network partner may track you through that Retailer’s website, including connecting our hyperlink with you in order to calculate a potential commission to Afterpay in line with their own privacy policies and practices.</li> <li>We may also share limited information such as interest categories, masked identifiers, and device data with advertising technology partners (such as Yahoo Ad Tech Australia Pty Ltd, Narrative I/O Inc, and Magnite Inc), to facilitate personalised advertising for brands outside Afterpay, as part of our commerce media network. You can opt out of this activity by visiting the Communication Settings in the app or Preferences on the web.</li> </ul>

<p>Companies that we plan to merge with or be acquired by or who may invest in us</p>	<p>We share your personal information for the following purposes for our legitimate interests.</p> <ul style="list-style-type: none"><li>• For business transfers and corporate changes to enable the assessment or completion of the relevant merger, restructuring, financing, acquisition, divestiture, dissolution or other corporate change. If we do or try to do a corporate merger, consolidation, or restructuring (including during due diligence and negotiation of these); the sale of substantially all of our stock and/or assets; the financing, acquisition, divestiture, or dissolution of all or a portion of our business; or other corporate change.</li><li>• To ensure that we or our business remains commercially viable.</li><li>• To a subsequent owner, co-owner, or operator of one or more of the Services to enable them to continue to run the Services after the change of owner or operator.</li></ul>
<p>Law enforcement agencies, government agencies, officials, or other authorities or third parties pursuant to a subpoena, court order, or other legal process, requirement, or legitimate interest</p>	<p>We share personal information for the following purposes for our legitimate interests, to protect our business and enforce our agreement with you, or where required or authorised by law.</p> <ul style="list-style-type: none"><li>• To detect, investigate and prevent suspected or actual fraud, money laundering, or other crimes or illegal activities, including credit card rules.</li><li>• To comply with any applicable law, regulation, legal process or governmental request (e.g., from creditors, tax authorities, law enforcement agencies, in response to a garnishment, levy, or lien notice, etc.).</li><li>• To establish, exercise or defend our legal rights, including to enforce our agreement with you.</li><li>• To protect ours or our customers' rights or property, including from harm, fraud, or potentially prohibited or illegal activities, and for the security or integrity of our Services.</li></ul>

<p>With your consent</p>	<ul style="list-style-type: none"> <li>• With your consent and in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act, we can disclose your name, residential address and date of birth to credit reporting bodies. The purpose of such disclosure is to request the credit reporting body to assess whether the personal information disclosed to Afterpay matches (in whole or part) the personal information about you held in their records (if any). This process helps us to verify your identity. For more information see the "Electronic Verification" following this table.</li> <li>• Other third parties with your consent or direction to do so, such as to provide (or assess to provide) our Services, or to discuss your account with an authorised agent.</li> </ul>
<p>Other third parties where required by law, or our legitimate interests as permitted by law</p>	<ul style="list-style-type: none"> <li>• To comply with any applicable law, regulation, legal process or governmental request (e.g., from creditors, tax authorities, law enforcement agencies, in response to a garnishment, levy, or lien notice, etc).</li> <li>• Other purposes as permitted by applicable laws.</li> </ul>

Electronic Verification

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we can disclose your name, residential address and date of birth to credit reporting bodies. The purpose of such disclosure is to request the credit reporting body to assess whether the personal information disclosed to Afterpay matches (in whole or part) the personal information about you held in their records (if any). This process helps us to verify your identity. The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential addresses and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us using the details in section 10 of this Privacy Policy for further information.

**3. HOW WE SECURE YOUR PERSONAL INFORMATION**

We hold your personal information electronically in secure servers and in cloud storage which may be via our third party providers, and which may be located outside of Australia (see '7. International Data Transfers' for more details).

We take appropriate measures, including administrative, technical, and physical safeguards, to protect your personal information from loss, theft, and misuse, and unauthorised access, disclosure, alteration, and destruction. The internet is not a 100% secure environment, so we cannot guarantee absolute security of the transmission or storage of your information. We are an ISO 27001 compliant company, and require our third parties to meet appropriate privacy and security standards when handling data on our behalf.

#### **4. HOW WE USE COOKIES AND SIMILAR TECHNOLOGIES**

Cookies are small data files stored on your browser or device. They may be sent by the operator of the site or app you are visiting, in this case Afterpay (“first-party cookies”), or by third parties, such as our service providers and digital partners (“third-party cookies”). Other similar technologies may be used, such as tracking pixels or browser local storage (together “cookies”). For example, we partner with third-party analytics providers, like Google, to help us understand how you use our services so that we can improve your experience with us. The analytics providers that administer these services use cookies to help us analyse how you use our online services. We may disclose your site-use information (including IP address) to these analytics providers, and other service providers who use the information to help us figure out how you and others use our online services. To learn more about Google Analytics and how to opt out, please visit <https://marketingplatform.google.com/about/> or <https://support.google.com/analytics/answer/181881?hl=e>.

When you visit our website or app, we use cookies as necessary to make our Services work, to improve our performance and functionality, or to personalise your online experience.

You may see certain “interest-based advertising” or “targeted advertising” about us or other third parties on other websites or online services based on information relating to your access to and use of our Services and other websites. This is because we may work with interest-based advertisers to promote our Services and other third party products and services to the extent permitted by applicable law. We may provide third party service providers with personal information to deliver Afterpay and other third party advertisements on third party websites that may be tailored to your individual interests. These interest-based advertisers may also use personal information about you that they have independently collected and in accordance with their privacy policy and practices, including through the use of cookies.

Your browser or device may offer settings to control cookies. Selecting “Limit Ad Tracking” (for iOS devices), or “Opt out of Interest-Based Ads” (for Android devices), will allow you to limit our use of information collected from or about your mobile device (such as precise location data) for the purposes of serving interest-based advertising to you. You may also opt out of targeted advertising in your Afterpay app settings. In addition, you may opt out of receiving ads from us or third parties by using the third parties settings or by heading to [Your Ad Choices](#) for more information. As a heads up, blocking or opting-out of some types of cookies may impact your experience and the Services we are able to offer.

Certain web browsers allow you to instruct your browser to respond to Do Not Track ("DNT") signals to websites you visit, informing those sites that you do not want your online activities to be tracked. At this time, our websites are not designed to respond to DNT signals or similar mechanisms from browsers.

## **5. HOW LONG WE KEEP YOUR PERSONAL INFORMATION**

The retention periods for personal information we collect and process about you are determined on a case-by-case basis that depends on the following factors below:

- The nature of the personal information, and why it is collected and processed, as described in this Privacy Policy. This includes to provide our Services, to comply with legal obligations, to enforce and prevent violations of our agreement with you, and to protect us against fraudulent activity.
- To manage and enforce our agreement with you. Your use of our Services is subject to the agreement between us. So if, for example, you close your Afterpay account, we retain personal information about you for a period of time so as to collect any debt or fees owed, resolve disputes, troubleshoot problems, assist with any investigations or complaints, and to prevent fraud or risk.
- To establish, exercise, or defend our legal claims or rights. For example, we preserve your personal information related to a legal claim or complaint, such as where we are subject to a regulatory investigation, or we need to defend ourselves in legal proceedings involving your personal information, or respond to a government authority or body in relation to a legal or regulatory complaint made by you or someone else.
- As required or otherwise permitted by applicable law. For example, retention periods may be imposed under law or regulation for a prescribed period of time (for example, in certain jurisdictions, up to 10 years under applicable anti-money laundering laws), and for instance, to protect our or other's legitimate interests, such as to prevent fraud.

## **6. YOUR RIGHTS AND CHOICES**

You can request to see, access, change or correct personal information held by us, ask us to close your account, control your device location tracking settings, or tell us to stop sending you direct marketing or targeted advertising at any time. Head to our Help Centre at any time by clicking "Help" on our website or app for detailed instructions. We also respect other privacy rights and choices you make consistent with applicable law. These rights and choices available to you are based on your country of residence and which Afterpay entity you are dealing with, and are subject to limitations as required or permitted by applicable law.

We may ask you to verify your identity in accordance with our standard procedures, including any authorised agent who would like to act on your behalf, or clarify your request, before taking further action on your privacy right or choice request. We endeavour to respond and address all privacy rights and choices requests within the applicable statutory time frame. We will let you know if we need more time, and why. We may not always be able to fulfil your request if we

have a legitimate basis to refuse it. We will tell you why, if permitted by applicable law. For example, if you seek to erase your personal data in a way that would mean we are not able to comply with our obligations under law, we may refuse your request.

We will not discriminate against you, deny, charge different prices or rates for, or provide a different level or quality of goods or services if you choose to request these rights and choices.

If you have a concern or complaint about how Afterpay has collected, held, disclosed or otherwise processed your personal information, or a potential breach of the Australian Privacy Principles, Part IIIA of the Privacy Act 1988 (Cth) or Privacy (Credit Reporting) Code 2025, you can make a complaint to us, which we will address in accordance with our dispute resolution policy noted in your Customer Terms. If you are not satisfied with our response to your complaint or concern about how we handled your privacy or personal information, you can contact the OAIC. Alternatively, if the complaint is about Afterpay's Services, you may complain to AFCA.

If you would like to make a privacy right or choice request or raise a complaint or a concern, please refer to 10. [How To Contact Us](#) below.

#### See or change personal information you gave us

You can see your profile and payment details any time by logging into your Afterpay account on our website or app. You can change your address, delivery address, email address, phone number, and payment method at any time. If you notice that any personal information held by Afterpay is inaccurate, you can request that we correct the information. You can see other relevant information about you in your Afterpay account, including orders made and upcoming payments.

Where necessary to resolve your correction request, we may consult with other parties (e.g., to correct your credit related information, we may need to contact, or refer you to, contact credit reporting bodies or other lenders).

#### Ask to access your information

You have the right to request a copy of your personal information held by us.

#### Control your device location tracking settings

In order to provide certain Services, we may request or require access to your location information, including precise geolocation information collected from your device. You can stop our collection of geolocation information at any time by changing the preferences on your mobile device. If you do, some of our Services may no longer function. You also may stop our collection of geolocation information via our app by following the standard uninstall process to remove the Afterpay app from your device. For more information, refer to 4. [How We Use Cookies and Similar Technologies](#) above.

#### Tell us to stop direct marketing to you

You can control your direct marketing preferences through the "Communication Settings" tab on our website or app. If you receive direct marketing emails from us, you can also opt out any time by clicking the unsubscribe link at the bottom of the message. If you decide to opt out of direct

marketing, we'll still send you non-marketing communications such as notifications about your account, orders, and important updates to our Services.

For detailed instructions on direct marketing and the choices you can make, head to our Help Centre at any time by clicking "Help" on our website or app and search for "Marketing - Your Choices".

### Marketing profiling and your rights

We create a profile about you and make predictions and inferences on what direct marketing we think you'd like to see from us or third parties based on your personal information.

The personal information we use to create a profile about you include:

- your demographics, such as, your age, inferred gender, and location (and geolocation), and aggregated performance criteria;
- purchase and spending habits, such as, your preferred Retailers and products, and the recency and frequency of engagement with us;
- how you interact with us, such as by clicking one of our marketing messages and then purchasing something from a retailer.

We may use your profile to provide you with targeted advertising in app or on other websites or send you personalised news, promotions, and offers from us and other third parties. If you would prefer not to receive targeted advertising, you have the right to object and opt out at any time in your Afterpay app settings (under "Communication Settings"), or in Preferences Settings on the web.

### Commerce media network

If you are an Afterpay customer and would like to opt out of targeted advertising in connection with our commerce media network, you can visit Communication Settings in your Afterpay app settings or Preferences Settings on the web.

## **7. INTERNATIONAL DATA TRANSFERS**

Personal information we collect and handle about you may be transferred to or stored in a jurisdiction outside your country of residence and where the Afterpay entity you are dealing with operates. We may do so, for example without limitation, when sharing personal information with our affiliates and service providers to help us provide (or assess to provide) our Services or other third parties that we partner with. Your personal information may be transferred to or stored in Australia, New Zealand, the United States, Canada, United Kingdom, the European Union, China, Philippines and Singapore. We may transfer your personal information to other countries, but we will always take steps to ensure your personal information is afforded equivalent levels of protection and rights as are required under your country of residence and where the Afterpay entity you are dealing with operates. For more information please reach out using the details in 10. [How to Contact Us](#) below.

For further information about our policies and practices with respect to international data transfers, please refer to 10. [How To Contact Us](#) below.

## 8. CHILDREN'S PERSONAL INFORMATION

Our Services are not directed at children under the age of 18. If we learn that any personal information we collect has been provided by a child under the age of 18, we will promptly close the relevant account and delete that personal information as consistent with applicable law.

## 9. CHANGES TO THIS PRIVACY POLICY

We will occasionally update this Privacy Policy. Any amendments will be published by posting a revised version of the Privacy Policy and updating the "Effective Date" above. The revised version will be effective on the "Effective Date" listed. You will always be able to find the current version of our Privacy Policy (including **Annexure. CREDIT REPORTING POLICY**) on our website or on our app.

## 10. HOW TO CONTACT US

If you have any questions or concerns regarding this Privacy Policy, or would like to exercise your rights and choices, you can get in touch with us by contacting us via the Contact Details below. If you are dissatisfied with our response, you have a right to make a complaint to one of the following local authorities of which a link to their contact details is set out below.

	Contact Details	Local Authorities
Australia	Afterpay Australia Pty Ltd <a href="#">Submit a request here</a> <a href="mailto:privacy@afterpay.com">privacy@afterpay.com</a>	<a href="#">Office of the Australian Information Commissioner</a> Visit: <a href="http://oaic.gov.au">oaic.gov.au</a> Email: <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a> Phone: 1300 363 992 Mail: GPO Box 5288, Sydney NSW 2001 <b><u>Australian Financial Complaints Authority</u></b> <b>(for complaints related to credit related information, including access or correction of credit related information)</b> Visit: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Phone: 1800 931 678 (free call)

		Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
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# Annexure. CREDIT REPORTING POLICY

This Credit Reporting Policy applies to Afterpay Australia Pty Ltd ABN 15 169 342 947 ('Afterpay', 'we', 'us' or 'our'), and details how we collect and manage your "**credit-related personal information**" in connection with one or more customer products issued by Afterpay ("**Afterpay Product or Afterpay Products**") and is to be read together with our [Privacy Policy](#) and any other privacy or collection statement that we provide to you.

The requirements of Part IIIA in the *Privacy Act 1988* (Cth) ("**Privacy Act**") and the Privacy (Credit Reporting) Code 2025 ("**Credit Reporting Code**") apply to us.

For the purposes of this Credit Reporting Policy, "**credit-related personal information**" means 'credit information', 'credit eligibility information' and 'CP-derived information', as those terms are defined in the Privacy Act. Broadly, credit-related information includes the following personal information about you:

- information that we may disclose to a credit reporting body;
- information that we obtain from credit reporting bodies; and
- information that we derive from such information, for example, a credit score.

## Collection of credit-related personal information

Afterpay may collect, hold and/or use the following about you:

- identity information – such as your name, address, contact details and driver's licence details;
- information requests– information about consumer or commercial credit you have applied for (including the lender's name, type, term and amount of credit, and repayment details) and that we have made an information request about you;
- your consumer credit – consumer credit provided to you, including details about the lender's name, licence details, consumer credit type, maximum amount, the start and end dates, and repayment terms;
- default information about you – when a payment owed to us or another lender is overdue for 60 days or more;
- serious credit infringement information – whether, in the opinion of a lender, you have committed a serious credit infringement in connection with consumer credit;
- publicly available information – court proceedings, personal insolvency information or other publicly available information about you relating to your creditworthiness;
- credit scoring – scores, ratings, summaries, evaluations and other information relating to your credit worthiness which is derived by us or by a credit reporting body;
- repayment history Information - this includes a history of your repayments, including whether you have made payments when due, and if not, when overdue payments have been made; and

- financial hardship information: this includes information about agreed financial hardship arrangements that you may have with us or other credit providers. Financial hardship information will be recorded with the repayment history information.

We use the credit-related personal information disclosed to us, including by a credit reporting body, to create credit scores and risk assessments regarding your creditworthiness.

### **How we collect and hold your credit-related personal information**

We may collect credit-related personal information from a range of sources including:

- the data provided by you directly, or persons acting on your behalf (including through the application process for your Afterpay Product or when we derive information from your use of that product);
- where applicable, information from your use of other Afterpay Products, including transaction history, repayment behaviour, and account performance;
- from credit reporting bodies; and
- from the public domain.

We hold your credit-related personal information electronically in secure servers and in cloud storage, which may be located outside of Australia (see 'Overseas Disclosures' for more details).

Keeping your credit-related personal information secure is important to us. We take precautions to protect such information as set out in our [Privacy Policy](#).

### **Why we collect, hold, use and disclose credit-related personal information**

Afterpay may collect, hold, use and/or disclose your credit-related personal information to:

- confirm your identity;
- assess your application for one or more Afterpay Products or to increase the spend limit of your Afterpay Products (“**Application**”) and your ability to manage that credit.
- help manage the credit provided to you, including collecting overdue payments and assessing your financial hardship requests;
- derive credit scoring, ratings, summaries and evaluations about your credit-worthiness to use in our decision-making processes; and
- comply with our legal and regulatory obligations.

We may (as permitted by the Privacy Act and the Credit Reporting Code) disclose your credit-related personal information for the following purposes:

- to our legal and financial advisors; and
- for other purposes, as required or authorised by law.

We will also share your credit-related personal information with our credit reporting body partner, Experian Australia, whose contact details are set out below:

**Experian Australia** (formerly illion Australia)

- **Website:** [www.experian.com.au](http://www.experian.com.au)
- **Mail:** PO Box 7405, St Kilda Road, Melbourne VIC 3004

<b>Credit Reporting Policy [which sets out how credit-related personal information is managed]</b>	<a href="#">Experian</a>	<a href="#">illion</a>
<b>Phone</b>	Experian enquiries: 1300 783 684	illion enquiries: 13 23 33

### Other notifiable matters

When requesting credit-related personal information from Experian Australia, your consent for the request is not required. The information provided from Experian Australia may be used to assess your credit worthiness for one or more Afterpay Products. Please note that your credit score or credit rating calculated by Experian Australia, may be affected when we make an information request. When you apply for multiple Afterpay Products, more than one information request may be recorded on your credit score.

If you fail to meet your payment obligations in relation to consumer credit provided by us (which includes any Afterpay Product account), or if you commit a serious credit infringement in relation to consumer credit provided by us, we may be entitled to disclose this to Experian Australia. Where you hold multiple Afterpay Products, we may report information about each product separately to Experian Australia.

Some of the information that we disclose may affect your credit worthiness, such as where we disclose information on overdue payments or where you commit a serious credit infringement. Additionally, your credit score or credit rating, as calculated by Experian Australia may be affected where we make an information request from them for your credit information or credit worthiness.

Experian Australia may include your credit-related personal information in reports to other credit providers, to assist them to assess your credit worthiness.

Experian Australia offers a service to credit providers such as Afterpay wishing to send direct marketing material about credit services to individuals called "credit pre-screening". You have the right to ask Experian Australia not to use your credit reporting information for pre-screening for direct marketing purposes.

If you reasonably believe you are, have been or are likely to be the victim of fraud, you have the right to ask Experian Australia not to use or disclose your credit reporting information.