



## Cheddar Privacy Notice

### 1. About Us

In this Privacy Notice, “Cheddar”, “x15”, “We”, “Us” and “Our” means CBA New Digital Businesses Pty Ltd, a venture building vehicle. Cheddar is a mobile first deal discovery app helping young Australians find relevant deals. We are a wholly owned business of CBA New Digital Businesses Pty Ltd (NDB). NDB is part of the Commonwealth Bank of Australia Group, which includes the Commonwealth Bank and its subsidiaries (the Group).

### 2. Your privacy is important to Us

At Cheddar, We understand how important it is to keep any personal information We have, including visitors browsing Our websites (getcheddar.com.au) and using Our Beta release Beta App (App) private, protected and safe. You can be confident that We comply with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles for the protection and use of personal information.

This Privacy Notice (Notice) outlines how We can collect, use, hold and disclose your personal information.

Please read through this Notice carefully prior to accessing or using Our Site and/or Our App, or engaging with Us about a product, service, solution, partnership, business or venture. We update this Notice when things change. You can always find the most up-to-date version on our website.

### 3. What information do We collect?

When you visit our websites or use our mobile app We collect your location information, IP address, mobile device and network information, and any third-party sites you access. The recording of such information enables Us to optimise the Site for Our users, without identifying them. If you are a visitor on Our Website, We will only store your personal information, such as an email address, if you input into the Site through an online form or email to Us.

To access additional features or services We offer, you will need to create an account. In order to create your account, we will need to additionally collect:

- Your full name
- Your Email address
- Phone number
- A Password (that you create to keep your account secure)
- Your Bank Details (BSB and account number)

#### Identity and Related Information

If you engage with Us about a compliment, complaint or similar, We will collect the following information from you:

- Your name and contact details, such as your email address and phone number;
- A description of the reason you are engaging Us

#### Information about third parties and service providers

We work with organisations and third parties who provide services on Our behalf, such as affiliate networks.

These third parties use cookies to let Us know when you have purchased from a merchant using a deal from Our mobile app. These third parties collect information on your transaction which includes:

- Information on your purchase including the merchant name and ID, the value of your purchase (invoice) and currency
- Your IP Address

#### 4. How do We use your information?

We collect, use and exchange your information to:

- Know when you have made a purchase with a merchant using Our mobile app
- Optimise and personalise your experience in Our mobile app by showing you more of the deals you use most
- Enable Our ‘cash back’ functionality
- Improve the products and services which We offer
- Handle your inquiries and communicate with you on your inquiries;
- Provide any other relevant customer support;
- Improve and optimise Our Site for visitors;
- Conduct internal system development testing and analysis;
- Research and analytical
- Comply with relevant laws;
- Support Our administrative purposes and any other purposes permitted by law; and
- Any other reason which We specifically notify you of and seek your consent to prior to using your personal information.

#### Sending data overseas

We may hold or process your information on servers located overseas (Germany, UK and USA), for filtering, hosting, processing, mailing list providers, storage purposes, reporting and analytical purposes and for system development testing purposes. If this happens, We require such organisations to have the appropriate data handling and security arrangements in place to ensure compliance with this Notice and the law.

#### Using data

Improvements in technology enable organisations, like Us, to collect and use information to get a more integrated view of users and provide better products and services. We may combine user information with information available from a wide variety of external sources (for example census or Australian Bureau of Statistics data) to analyse the data in order to gain useful insights. We will only use these insights for the purposes for which we collected your information.

In addition, We may provide data insights or related reports to others, for example to help them understand their customers better. These are based on aggregated information and do not contain any information that identifies you.

### Do We use information for direct marketing?

We may use personal information We collect about you to provide direct marketing offers for products and services, which We think, may be of interest to you, unless you tell Us not to by opting out at any time. Opt-out may be in the form of an email or other electronic means.

By submitting an email to Us or completing an online form on the Website, you are agreeing to be contacted by Us for purposes We prescribe using the personal information you have provided. This includes for responding to your product, service, solution, partnership, business or venture idea, responding to your queries, re-publishing information on our site, and use of our databases to share general information and updates about Us with you.

## 5. Cookies and analytics

### What are cookies? x

Cookies are small data files that are downloaded from Our web servers and stored on your hard drive. A cookie is a string of letters and numbers that uniquely identifies the computer you are using.

### How We use cookies on Our Site and in Our mobile app

Cookies are used on the Site to track your journey through Our Site and the type of cookie We use collects no personal information at all. This simply allows Us to see at a glance which pages and information is of most interest to visitors and members. Most browsers can be configured to refuse to accept cookies. You can also delete cookies from your hard drive. However, doing so may hinder your access to valuable areas of information within Our Site.

In Our mobile app, Cookies are used to track your journey to a merchant's website when you click on a deal. This allows Us to know when you have used a deal you found on Our mobile app. This allows Us to know which deals are the most popular and continue to improve your experience. You cannot delete or opt-out from these Cookies.

It also allows us to make money. For each transaction made with a merchant accessed through Our mobile app, we receive a referral fee.

### Google Analytics Advertising Features and the cookies it uses

We use Google Analytics features based on Display Advertising. You can opt-out of Google Analytics Advertising Feature by using the Ad Settings. In addition, you can use the Google Analytics Opt-Out Browser Add-on to disable tracking by Google Analytics.

We use Google Analytics Demographics and Interest-Reporting to understand the spread of age ranges, gender, and geographic locations of Our users. This enables Us to tailor the Site, content and Our marketing around Our users' interests.

We may use "Remarketing" with Google Analytics to advertise online. This will utilise different cookies. Third-party vendors, including Google and media agencies, show Our ads on websites across the internet. These third-party vendors use the cookies on Our Site to inform, optimise and serve ads based on your past visits to Our Site.

For further information about how Google Analytics collects and processes information, please refer to "How Google uses data when you use Our partners' sites or apps", (located at [www.google.com/policies/privacy/partners/](http://www.google.com/policies/privacy/partners/)).

## 6. Who do We share your information with?

We may share your information with other organisations that are part of NDB or the Group, including those subsidiaries located outside Australia.

Generally, We also disclose personal information to organisations that help Us with the operation of Our business. These may include:

- Our current and prospective strategic partners including affiliate networks
- Our suppliers, agents, associates, contractors and external service providers (including, for example, call centres, stationery printing houses, mail houses, information technology, marketing agencies, and marketing research companies);
- Our financial advisers, legal advisers or auditors;
- Regulatory bodies, government agencies and law enforcement bodies in any jurisdiction; and
- External dispute resolution schemes.

We may also provide personal information about you to external organisations in circumstances where We are required or authorised by law, or with your express consent.

Sometimes We may send your information overseas. Where We do, We make sure there are arrangements in place to protect your information.

## 7. Keeping your information safe

We take great care with the information We hold about you. Our aim is to ensure that details are securely protected from misuse, interference, and unauthorised access, modification or disclosure. We take reasonable care to make sure that We keep your information in an accurate, complete and up-to-date manner.

Our Site is professionally hosted and operates in a secure environment. Our Site uses encryption techniques to enhance your privacy and security when using Our Site. You should however be aware that there is always an inherent risk in transmitting your personal information via the internet, including by email.

## 8. Accessing, updating and correcting your information

You can [contact Us](#) and ask to access, update and correct your information. For more detailed information, you may need to fill out a request form. If your information isn't correct or needs updating, let Us know straight away.

## 9. Making a Privacy Complaint

We try to get things right the first time – but if We don't We'll do what We can to fix it. If you are concerned about your privacy, you can make a complaint (via the [contact details below](#)) and We'll do Our best to sort it out.

Once the complaint has been received, We'll look into the issue and try to resolve it as soon as possible. If We can't We'll write to you to let you know how We'll manage the complaint.

If your complaint is about how We handle your personal information, you can also contact the Office of the Australian Information Commissioner (OAIC) on 1300 363 992 or at [www.oaic.gov.au](http://www.oaic.gov.au)

## 10. Contact Us

You can contact Us via email at [cheddar@x15.com.au](mailto:cheddar@x15.com.au) or in writing at CBA New Digital Businesses, Ground Floor Tower 1, 201 Sussex Street, Sydney, NSW, 2000.