

## American Express and David Jones Joint Privacy Policy

Effective 31 August 2016

American Express provides credit to approved applicants for the David Jones American Express Cards, David Jones Storecard, Instant Credit and Credit Reserve accounts under an arrangement with David Jones. This privacy notice is provided by David Jones and American Express.

If you do not agree to our use of your credit information and personal information in this way, we may be unable to provide our products and services to you. The way we collect, use, share and keep your information is subject to the *Privacy Act 1988 (Cth)* (Privacy Act).

In this notice, **David Jones** means David Jones Pty Limited ABN 72 000 074 573 and its related bodies corporate. **American Express** means American Express Australia Limited ABN 92 108 952 085. The words “we” and “us” are used when personal information may be collected, used and disclosed for the same purposes by David Jones and American Express.

### Online Privacy Statement

The American Express Online Privacy Statement describes how American Express may collect, use, share and keep information that American Express gets about you online. When you use or access any of American Express’ online services, content or programs, whether on your smart phone, tablet or other mobile device, the American Express Online Privacy Statement applies.

The Online Privacy Statement is available at the link at the bottom of the American Express Australia homepage or at: [americanexpress.com.au/privacy](http://americanexpress.com.au/privacy)

### Credit Reporting Policy

The American Express Credit Reporting Policy contains additional information about:

- credit reporting including credit reporting bodies to which American Express is likely to disclose your credit information
- how you may complain about a failure of American Express to comply with the Privacy Act, and how American Express will deal with a complaint

The Credit Reporting Policy is available at: [americanexpress.com.au/creditinfo](http://americanexpress.com.au/creditinfo)

### Collection, use and sharing of credit information by American Express

American Express may obtain both consumer and commercial credit reports about you from a credit reporting body for purposes including:

- assessing your credit worthiness
- assessing this application
- collecting overdue payments
- American Express’ internal management purposes relating to the provision or management of consumer credit
- helping you to avoid defaulting on your obligations with American Express
- for any other use in connection with your account as permitted under the Privacy Act

American Express may disclose information about you to credit reporting bodies before, during or after credit is provided to you. This includes:

- that you have applied for a Card, including the account credit limit
- that American Express is a credit provider to you, including the type of credit, account opening and closing dates, and credit limit
- 24 months of repayment history on your Card Account
- default information related to payments that are at least 60 days overdue (and advice that overdue payments have been paid in full)
- that you have committed a serious credit infringement
- that you have made a request to correct your personal information
- any other information as permitted under the Privacy Act

American Express may exchange information about you with credit providers named in your application or in a credit report issued by a credit reporting body. Among other things, this is to:

- assess your credit worthiness, this application and any subsequent application for credit
- notify other credit providers of a default by you
- exchange information about your account when you are in default with other credit providers

- complete any approval process for any transactions you wish to make on your account
- administer your Card Account
- notify that you have made a request to correct your account

American Express may also exchange credit information about you with any person considering whether to act as a guarantor in relation to this and future applications by you for credit.

#### **Collection of personal information by David Jones and American Express**

Generally, if you are applying for a Card Account we collect your personal details (such as name, date of birth and address), details about your employment, financial circumstances and other information relevant to your Card Account.

We collect information about you in a number of ways, including:

- directly from you, such as in your credit application or when you enter one of our competitions or promotions
- from your use of our products and services, such as when you make a purchase using your Card Account or when you access one of our websites
- from credit reporting bodies, as described above for credit information or for identity verification
- from others, such as people or companies named in your credit application (for example your employer)

#### **Using personal information**

We may use the information we collect about you on its own or combine it with other information to:

- deliver products and services, including:
  - for the same purposes as for credit information listed above
  - issuing your Card
  - verify your identify when you contact us
  - manage your Card Account and your transactions
  - tell you about new features, benefits and updates to your accounts, products, and services
- advertise and market our products and services – and those of our business partners – including to:
  - send or provide you with marketing, promotions and offers
  - analyse whether our marketing, promotions and offers are effective
  - help us determine whether you may be interested in new products or services
- conduct research and analysis, including to:
  - better understand our customers
  - allow you to rate and review our products and services
  - produce data analytics, statistical research, and reports
  - review and improve our products and services and make them easier to use
  - develop new products and services
- manage fraud and security risk, including to:
  - detect and prevent fraud or criminal activity
  - safeguard the security of your information
  - assess credit risks relating to our business, including to evaluate and process your applications for our products and services and manage your existing accounts
- use it in other ways as required or permitted by law or with your consent

#### **When we might share your Personal Information**

We may share your Personal Information with each other but do not share Personal Information with anyone else except as described below. We only share Personal Information as required or as permitted by law as follows:

- people you authorise to use or access your account (for example, additional Card Members)
- with credit reporting bodies, for the same purposes as for credit information listed above
- the provider of any payment service you use to make payments to American Express
- with regulatory authorities, courts, and governmental agencies to comply with legal orders, legal or regulatory requirements, and government requests and to detect and prevent fraud or criminal activity, and to protect the rights of American Express or others
- within the American Express Family of Companies and/or with David Jones' related bodies corporate
- with our Service Providers who perform services for us and help us operate our business (for example, card manufacturers, collection agents, mail houses and reward redemption partners). We require Service Providers to safeguard Personal Information and only use your Personal Information for the purposes we specify
- share and exchange information with business partners and co-brand partners with whom we jointly offer or develop products and services for marketing, planning, product development and research purposes (but they may not use your Personal Information – in particular your email address – to independently market their own products or services to you unless you provide your consent)
- with third parties in the context of a sale of all or part of the American Express Family of Companies or their assets
- any other purpose you have consented to

### Aggregated and De-identified Information

Aggregated or de-identified Information is not personal information and does not identify you individually; however, it may be derived from personal information. It helps us to analyse patterns among groups of people. We may share aggregated or de-identified information in several ways, for example:

- for the same reasons as we might share Personal Information
- with any Business Partners to help develop and market programs, products or services and present targeted content and marketing
- with Business Partners to conduct analysis and research about customers

### Recording Phone Calls

American Express may also monitor and record your telephone conversations with us for staff training and service quality control purposes.

### Direct Marketing

From time to time, American Express, David Jones, their agents and business partners (including related bodies corporate and insurance companies) will send you and any additional Card Members information about products, services, offers and other promotions on offer from American Express, David Jones or jointly with their business partners. These communications may be sent electronically (for example by email, mobile message or push notification), by phone or by post. You can opt-out from receiving direct marketing at any time by calling 1300 36 89 89. You can also adjust your communication preferences using our Online Preferences or opt-out of email marketing by clicking 'unsubscribe' in the footer of our emails. This will continue until you opt-out or until twelve months after you cease being a Card Member.

### Transfer of your personal information and credit information overseas

American Express and David Jones are global organisations and we may use international entities to help our business functions. As a result, American Express and/or David Jones may need to share your information outside of Australia. It is impracticable for American Express and/or David Jones to list out each and every country that we may share your information to, but such countries include the United States of America, New Zealand, Malaysia, India and the United Kingdom. David Jones may also transfer your information to South Africa. In each case the party sharing the information will ensure that any transfer of your personal information and credit information is subject to appropriate conditions of confidentiality and security to ensure your information is handled in a manner consistent with the Australian Privacy Principles.

### Access and corrections

You may access your personal information and credit information held by us, and advise us if you think it is inaccurate, incomplete or out of date. You may do so by contacting:

#### David Jones

The Corporate Privacy Officer  
David Jones Pty Limited  
GPO Box 503  
Sydney NSW 2001  
Phone: 1800 720 025  
Email: [privacy@davidjones.com.au](mailto:privacy@davidjones.com.au)

#### American Express

The Privacy Officer  
American Express Australia Limited  
GPO Box 1582  
Sydney NSW 2001  
Phone: 1300 132 639

### How we store your personal information

We store personal information in a combination of secure computer storage facilities and paper based files and other records. We have taken a number of steps to protect the personal information we hold from misuse, loss and unauthorised access, modification or disclosure. We use generally accepted technology and security so that we are satisfied that your information is transmitted safely to us through the internet or other electronic means. We will take reasonable steps to securely destroy or permanently de-identify personal information when we no longer need it.

### Information about other persons

If you provide personal information about someone else to American Express or David Jones, you must make sure that the individual has seen, understood and agreed to:

- their personal information being collected, used and disclosed in accordance with this notice
- their ability to access that information in accordance with the Privacy Act and to advise us if they think the information is inaccurate, incomplete or out-of-date
- the contact details of the David Jones and American Express privacy officers

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