

PRIVACY STATEMENT FOR PROVIDERS – as at 01/06/2010

Caracal Australia Pty Ltd regards customer privacy as an important part of our relationship with our merchants and partners.

Collection of Information

In order to use our Payment Gateway, we require information relating to your Internet Merchant Facility (including your Merchant Number, Terminal ID and/or Settlement Account, depending on your merchant bank), Company Details, Contact Details, and Payment Details.

Company details may include your company name, website, email address, type of business and ABN.

Contact details may include your name, email address, telephone number and address.

Payment details may include credit card details and/or direct debit details.

All correspondence may also be collected and stored, particularly in regard to sales, support and accounts, including Email.

Any information collected by us is collected via correspondence from you or your company. This may be via the telephone, Email, or directly through our website.

Use of Collection Information

Any Internet Merchant Facility, Company Details, Contact Details, and Payment Details collected from our customers is required in order to provide you with our payment gateway product, and a high level of customer service. Correspondence is recorded in order to provide service references, and to assist in our staff development.

Cookies

A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We use cookies on this site. We do not link the information we store in cookies to any personally identifiable information you submit while on our site.

We use only session ID cookies, and not persistent cookies. We use session cookies to make it easier for you to navigate our site. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser's "help" file.

We use cookies in the following ways:

When you register for any of our services, we use cookies to make it easier for you to navigate through and complete the registration form.

When you login to our website, we use cookies to easily authorise your credentials as you navigate through our secure pages.

If you reject cookies, you may still use our site, but your ability to use some areas of our site, such as our administration area, may be limited.

Some of our business partners (e.g. advertisers) use cookies on our site. We have no access to, or control over, these cookies.

This privacy statement covers the use of cookies by this site only and does not cover the use of cookies by any advertisers.

Use of Collected Information

Registration

In order to use this Website, you must first complete the registration form and create a username and password. During registration you are required to give contact information (such as name and Email address). We use this information to contact you about the services on our site in which you have expressed interest.

You have the option to provide company demographic information (such as industry type and business size) to us; we encourage you to submit this information so we can provide you with a more personalised experience on our site.

Orders

If you purchase a product or service from us, we request certain personally identifiable information from you on our order form. You must provide contact information (such as name, Email, and postal address) and financial information (such as credit card number, expiration date).

We use this information for billing purposes and to fill your orders. If we have trouble processing an order, we will use this information to contact you.

Communications

We use personally identifiable information for essential communications, such as confirmation Emails, accounts information, and critical service details. We may also use this information for other purposes, including some promotional Emails. If at any time a customer wishes not to receive such correspondence, they can request to be removed from any mailing lists by emailing us at support@caracal.com.au

You will be notified when your personal information is collected by any third party that is not our agent/service provider, so you can make an informed choice as to whether or not to share your information with that party.

Third Parties

We use other third parties to provide the essential links between the merchants, the banks and ourselves in order to provide credit card payment gateway services on our site. When you sign up with us, we will share your Internet Merchant Account details as necessary for the third party to provide that service.

These third parties are prohibited from using your personally identifiable information for any other purpose.

We do not share any information with third parties for any unknown or unrelated uses.

Clear Gifs (Web Beacons /Web Bugs)

Our third party advertising partner, Google Adwords, employs a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We do not tie the information gathered by clear gifs to our customers' personally identifiable information.

Forum

If you use the forum on this site, you should be aware that any personally identifiable information you submit there can be read, collected, or used by other users of these forums, and could be used to send you unsolicited messages. We are not responsible for the personally identifiable information you choose to submit in these forums.

Legal

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on our Website.

Testimonials

We post customer testimonials on our website which may contain personally identifiable information such as the customer's name. We do obtain the customer's consent prior to posting the testimonial to post their name along with their testimonial. If at any time the customer feels that they no longer wish to have their testimonial posted on the site they can request for it to be removed by emailing us at support@caracal.com.au.

Storage of Collected Information

The security of your personal information is important to us. When you enter sensitive information (such as credit card number and/or social security number) on our registration or order forms, we encrypt that information using secure socket layer technology (SSL).

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

If you have any questions about security on our Website, you can email us at support@caracal.com.au.

Access to collected information

If your personally identifiable information changes, or if you no longer desire our service, you may correct, update, delete or deactivate it by making the change on the Your Profile page in the Administration Area or by emailing our Customer Support at: support@caracal.com.au or by contacting us by telephone or postal mail at the contact information listed below.

Changes to Privacy Policy

If we decide to change our privacy policy, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by Email, or by means of a notice on our homepage.

Caracal Pty Ltd

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AUSTRALIA

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