

American Express and David Jones Joint Privacy Policy

American Express provides credit to approved applicants for the David Jones American Express Card, 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.

By completing an application for credit or using a Card, you and any Supplementary Cardholders acknowledge, agree and consent to the matters set out in this notice

Please note: If you do not provide the information requested in the application or do not agree to the matters set out in this notice, we will be unable to provide certain benefits associated with the credit account and American Express may decline your application. Our collection, use and disclosure of information is subject to the Privacy Act.

In this notice, **David Jones** means David Jones Limited ABN 72 000 074 573 and its related companies. **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.

Collection, use and disclosure of credit information by American Express

American Express may obtain both consumer and commercial credit reports about you from a credit reporting agency to assess your application, to collect overdue payments from you, or for any other use in connection with your credit account as permitted under the Privacy Act 1988, and obtain personal information about you from a business which provides commercial credit worthiness information.

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

- the fact that you have applied for a Card and the credit limit, and that American Express is a credit provider to you;
- advice about card payments that are at least 60 days overdue and in collection (and advice that payments are no longer overdue);
- advice that cheque(s) drawn by you, or Direct Debit requests to your financial institution account which you have authorised American Express to make, which are more than \$100 have been dishonoured more than once;
- American Express' opinion that you do not intend to meet your credit obligations or that you have committed some other serious credit infringement; and
- that credit provided to you has been paid or otherwise discharged.

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

- assess your credit worthiness as to this and future applications by you for credit;
- notify other credit providers of a default by you;
- exchange information about your credit account when you are in default with other credit providers;
- complete any approval process as to any transactions you wish to make on your credit account; and
- administer your account.

Collection, use and disclosure of personal information by David Jones and American Express

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

- you, including in your credit application and when you use your credit account (e.g., when you make a purchase using your credit account) or one of our websites;
- people named in your credit application (e.g., your employer);
- service providers which service your credit account or provide services to us (e.g., marketing agencies, mail houses and collection agents); and
- each other.

Your personal information is collected, used and disclosed for purposes that include:

- assessing your application and administering and managing your credit account;
- providing you with special offers or benefits and marketing our products and services;
- assessing applications for any consumer credit insurance we may offer, and establishing and administering the policies;
- planning, product development and research;
- modelling and assessing risks and preventing or investigating fraud and other crime; and
- complying with legislative and regulatory requirements, including for identity verification purposes.

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

For the purposes set out in this notice, we may share your personal information with each other and with:

- persons (e.g., additional Cardholders) you authorise to use or access your credit account;
- persons named in your application (e.g., to confirm employment and income details);
- service providers who provide services related to your credit account (e.g., card manufacturers, collection agents and mail houses); and
- other organisations, including government and regulatory bodies, as required or authorised by law.

In addition to the disclosures referred to above, American Express may also share your personal information with:

- David Jones in relation to its role as service provider to American Express and to allow David Jones to manage the contractual relationships between us;
- its related companies for the purposes set out in this notice; and
- the provider of any payment service you use to make payments to American Express.

American Express may transfer your personal information to the United States or other countries for data processing and servicing.

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.

Further Information

For more information about our privacy policies, to arrange access to your personal information, to advise us if you think your personal information is inaccurate, incomplete or out of date or to enquire generally about privacy matters, contact:

David Jones

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

American Express

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

Information about Supplementary Cardholders and other persons

If you nominate a Supplementary Cardholder or provide personal information about someone else to us, you agree that the individual has understood and consented to their personal information being collected, used and disclosed in accordance with this notice and that they have an ability to access their information in accordance with the Privacy Act 1988.

Your invitation (or your opt-out)

You and any Supplementary Cardholders invite us, our agents and our preferred alliance organisations (including insurance companies) to use your personal information to inform you of and offer products or services from American Express or a related company, David Jones, or any third party providing products marketed jointly with either of us. We may contact you by phone, mail or electronically to do this. If you wish to withdraw this invitation and remove your name from the American Express or the David Jones marketing lists, call us on **1300 36 89 89**.