



Market Street™ iPhone® Application – End User Privacy Policy

This document is the Market Street End User Privacy Policy. Market Street is an iPhone (mobile digital device) Application owned and operated by Cappitalise Pty Limited (“Cappitalise”). It is an important document and you should read it carefully. Use of the Market Street Application constitutes your deemed acceptance of this Privacy Policy together with the Market Street EULA. Each time you use the Market Street Application, you warrant that you have read, understood and agree to the provisions of this Privacy Policy and the Market Street EULA wholly and unconditionally. You can access the Market Street EULA by clicking on the T&C button on the ‘Settings’ tab of the Market Street Application. By using the Market Street Application you acknowledge that you have read and understood this Privacy Policy and the EULA.

This Privacy Policy is not directed at how Cappitalise collects information from Merchants who use our Merchant Facilities. This Privacy Policy describes Cappitalise’s policies on the collection, use and disclosure of personal information that may be captured through the Market Street Application.

Capitalised terms used in this Privacy Policy have the meanings given in the EULA.

The following is a brief summary of some of the information contained in this Privacy Policy:

- (a) Cappitalise does not currently collect any personal information about End Users from the Market Street Application, but may do so in the future.
- (b) Cappitalise collects the location of your smartphone device on which the Market Street Application is installed, but only where you have switched on “location services” from the settings menu of the Market Street Application. This location information is provided to our Merchants but only in aggregated format which does not identify you personally by name. This location information is not currently otherwise disclosed by us to any Merchants or other third parties and is currently used solely to enable you to search for Merchants in your vicinity. No other information is currently collected about you by the Market Street Application.
- (c) Cappitalise may, in the future, seek to provide details about you captured from the Market Street Application, including the location of your smartphone and/or personal information about you (such as your gender, and date of birth entered by you during user registration) and disclose such information (but only in aggregated form for statistical purposes in a way that does not personally identify you by name) and details to Merchants to enable Merchants to better target their marketing messages to you via the Market Street Application. Therefore you need to be aware that any personal information which you disclose to Cappitalise or via the Market Street Application may be supplied to Merchants (but only in aggregated form for statistical purposes in a way that does not personally identify you by name).
- (d) Cappitalise collects personal information through its website and has established multiple security measures to protect against the loss, misuse or alteration of any personal information under our control but do not guarantee security.

- (e) For further information about Cappitalise privacy practices, please contact us at the following address:

The Privacy Manager
Cappitalise Pty Ltd
30 Glenayr Ave, North Bondi
NSW 2026 Australia

The following provisions expand on and supplement the above summary.

Why Cappitalise collects personal information

It is not currently necessary, but it may become necessary, for us to collect personal information from our End Users and from other persons who contact us from time to time, to improve the services we can provide to Merchants and End Users. For example, in the course of providing the Market Street Application, Cappitalise may, in the future, also seek to provide details about you captured from the Market Street Application, including the location of your smartphone and/or personal information about you (such as your gender, and date of birth entered by you during user registration) and disclose such information and details to Merchants (but only in aggregated form for statistical purposes in a way that does not personally identify you by name) to enable Merchants to better target their marketing messages to you via the Market Street Application. Therefore you need to be aware that any personal information which you disclose to Cappitalise or via the Market Street Application may be supplied to Merchants (but only in aggregated form for statistical purposes in a way that does not personally identify you by name).

We will update this Privacy Policy if, in the future, we decide to incorporate functionality into the Market Street Application which enables the collection or disclosure of person information about you (such as your name, gender, and date of birth entered by you during user registration).

Personal information Cappitalise collects

We do not currently collect, via the Market Street Application, any personal information of our End Users. However, we currently collect the location of your smartphone device on which the Market Street Application is installed, but only where you have switched on "location services" from the settings menu of the Market Street Application. This location information is provided to our Merchants but only in aggregated format which does not identify you personally by name. This location information is not currently otherwise disclosed by us to any Merchants or other third parties and is currently used solely to enable you to search for Merchants in your vicinity. No other information is currently collected about you by the Market Street Application.

Please note that technical information about your smartphone device may be collected periodically to facilitate the provision of software updates, product support and other services to you (if any) related to the Market Street Application.

We collect contact details from persons who contact us via post, email, telephone or via our website with enquiries as to our services, and when we are otherwise conducting marketing exercises using public available information.

In addition, we log access to our website, and in those circumstances track the IP address used, the data and time of the visit, the pages viewed and the type of browser used so we can establish a broad understanding of site traffic patterns, assist in diagnosing server problems and perform site administration. Where enquiries are made to us via our website we collect the name, telephone, and email address of the enquirer.

Cappitalise also uses "cookies" to gather information as users navigate through our website. Cookies are pieces of information that a web site transfers to your computer's hard disk for record-keeping purposes. This helps us tailor and improve the information we present to you, promoting higher

customer satisfaction when you visit our site. The use of cookies is common in the Internet industry, and many major web sites use them to provide useful features to their customers. The cookie itself does not contain any personally identifying information, other than user name, but may be used to tell when your computer has contacted our website. Cappitalise does not use cookies to retrieve information from your computer that was not originally sent in the cookie, and we do not use information transferred through cookies for any promotional or marketing purposes, nor is that information shared with any third party unless legally required. This way Cappitalise can customise delivery of information specific to your interests without compromising privacy. For example, cookies may be used to personalise your website experience with Cappitalise.

What Cappitalise does with personal information

We use reasonable steps to protect personal information we hold from misuse, loss, unauthorised access, modification or disclosure. For example, certain parts of our website incorporates Secure Socket Layer (“SSL”) technology. We maintain other electronic (e-security) measures for the purposes of securing personal information, such as passwords, firewalls and antivirus software. We also maintain physical security measures in our buildings and offices.

As stated above, Cappitalise may in the future choose to supply personal information collected about you from the Market Street Application to Merchants but only in aggregated form which does not identify you personally by name. If we choose to collect and/or disclose such personal information, we will update this Privacy Policy. The more recent version of this Privacy Policy will be available on our website at www.marketstreet.com.au

Cappitalise will not otherwise sell, trade, or rent personal information to anyone outside of Cappitalise unless authorised by an End User, it is legally required, such information is assigned or transferred in connection with the sale, merger, reorganisation or consolidation of our assets or our shares, or such disclosure is required to protect the safety of employees, or customers.

As an End User, you are not required to provide us with personal information in order to use the Market Street Application.

How to access and correct personal information held by Cappitalise

You may request access to your personal information held by Cappitalise by writing to us. Our address is as follows:

The Privacy Manager
Cappitalise Pty Ltd
30 Glenayr Ave, North Bondi
NSW 2026 Australia

We will handle your request for access to your personal information in accordance with our statutory obligations.

Market Street is a trademark of Cappitalise Pty Ltd. iPhone, is a trademark of Apple Inc., registered in the U.S. and other countries.