



Jiru FX

Privacy Policy

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1 Introduction

Jiru Markets Pty Ltd trading as Jiru FX ("Jiru FX", "we", "our", or "us") is committed to protecting the privacy of individuals whose personal information we collect and handle. This Privacy Policy outlines how we collect, use, disclose, and safeguard your personal information in accordance with the Australian Privacy Act 1988 (Cth), the Australian Privacy Principles (APPs), and other relevant legislation.

Jiru Markets Pty Ltd (ABN 83 677 312 435) is an AUSTRAC-registered remittance service provider that operates under the trading name "Jiru FX." We offer international money transfer and related foreign exchange services.

AUSTRAC Registration Number: 100893072

2 What Personal Information We Collect

We may collect personal information such as:

- Full name
- Date of birth
- Contact details (address, email, phone number)
- Identification documents (passport, driver's licence, national ID, etc.)
- Bank account details and transaction history
- Occupation and employment information
- Source of funds and source of wealth
- Information provided via our website or customer support channels

We may also collect sensitive information where required by law, such as biometric data (e.g. facial recognition for ID verification).

3 How We Collect Personal Information

We collect information directly from you when:

- You register for our services
- You use our platform to make transactions
- You communicate with our support team
- You verify your identity (via third-party verification providers)
- You subscribe to newsletters or marketing communications

We may also collect information from third parties such as:

- Identity verification services (e.g. Sumsub, ComplyAdvantage)
- Public databases and government authorities
- Business partners and referral networks

4 Why We Collect Your Information

We collect and use your personal information for the following purposes:

- To provide remittance and foreign exchange services
- To verify your identity and comply with our legal obligations (e.g. AML/CTF requirements)
- To process your transactions and manage your account
- To detect, prevent and report fraud or suspicious activity
- To improve our products and services
- To communicate with you regarding your account or our services
- To send promotional and marketing materials (you can opt out at any time)

5 Disclosure of Personal Information

We may disclose your personal information to:

- Service providers (e.g. ID verification, payment processing, IT and cloud hosting)
- Government regulators (e.g. AUSTRAC) and law enforcement agencies
- Foreign financial institutions and remittance partners
- Third-party contractors and professional advisors

Where personal information is disclosed overseas we take reasonable steps to ensure the data is handled in accordance with the APPs.

6 How We Store and Protect Your Data

Your personal information is stored securely on servers in Australia or other jurisdictions with appropriate protections. We implement:

- Encryption of data at rest and in transit
- Multi-factor authentication for internal systems
- Access controls and audit logs
- Secure data deletion policies

We retain personal data for as long as required by applicable laws (e.g. 7 years for AML/CTF compliance).

7 Accessing and Correcting Your Information

You have the right to:

- Access your personal information held by us
- Request corrections to inaccurate or incomplete information

To make a request, contact our Privacy Officer (details below). We may require verification of your identity before responding.

8 Complaints and Enquiries

If you have a complaint about our handling of your personal information, please contact us. We take all privacy complaints seriously and aim to respond within 30 days. If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner (OAIC).

9 Contact Us

Privacy Officer

Jiru FX

Email: privacy@jirufx.com

Phone: +61 3 7053 0907

10 Changes to This Policy

We may update this Privacy Policy from time to time. The latest version will be published on our website at jirufx.com. Continued use of our services after any updates constitutes acceptance of the revised policy.