

ZEPZ Universal Wallet Privacy Notice

WorldRemit (New Zealand) Limited

Effective June 2025

Introduction

Your privacy and keeping your personal information secure are extremely important to us. At WorldRemit (New Zealand) Limited, we are committed to protecting and respecting your privacy and handling your information in an open and transparent manner.

This Privacy Notice ("**Policy**") explains, among other things: what we do with your personal information; what we do to keep it secure; with whom we share your information; your rights in relation to the personal information we hold about you; and who you can contact for more information. In this Policy, references to "You" and "Your" are references to users of our website and/or of our Mobile Apps and a consumer.

We will amend or update this Policy regularly to reflect changes in our practices with respect to the processing of personal information or changes in applicable law. We encourage you to read this Policy carefully and to regularly check this page to review any changes we might make to the terms of this Policy.

If you don't want to read all the details. Here are the highlights that you may really wish to know:

- WorldRemit (New Zealand) Limited is an international payment service that provides international money transfer and remittance services in more than 130 countries and over 70 currencies
- WorldRemit (New Zealand) Limited ("WorldRemit", "we", "us", "our") is a subsidiary of WorldRemit Limited (registered in the United Kingdom and regulated by the Financial Conduct Authority). Our registered office is WorldRemit (New Zealand) Limited, BDO, Level 4, 4 Graham Street, Auckland 1140, New Zealand.
- WorldRemit (New Zealand) Limited is part of the WorldRemit Group. For a list of companies in the WorldRemit Group, [CLICK HERE](#)
- You will know us by our brands: "**WorldRemit**" and "**Sendwave**".
- Where appropriate, we share your personal information within the WorldRemit Group, our affiliates, partners and other companies. Upon request or where we are legally obliged, we may share your information with public agencies.
- We also collect from You information in relation to other people (for example, details of the recipients of Your money transfers). In providing this information, you confirm to us that you have their permission to do so.

- We use third parties to process your personal information on our behalf to perform our services for you, and due to the international nature of our business, some of them are based outside the country of your residence.
- You have several rights over your personal information, and the manner in which you can exercise those rights are contained in this Policy.
- We will send you direct marketing if we are allowed to do so. We do this to encourage you to use our services and send you offers or promotions that may interest you. You can ask us to stop sending you marketing information at any time. Details of how to unsubscribe will be included in each email that we send you. Alternatively, send us an email to dataprivacy@zepz.io with **“URGENT - UNSUBSCRIBE REQUEST”** in the subject line and the email address that you wish to be removed from our database.
- We also use your personal information to display online adverts and Marketing relating to our services on our website, online media channels or by sending you push notifications if you use our mobile app.
- We do not intentionally use children’s information (our website and mobile application are not intended for children).

Definitions

To help clarify our meaning, we have used certain capitalised terms in this Policy. These terms and their meaning are:

“Data Protection Legislation” means the Privacy Act 2020 and other applicable legislation relating to consumer privacy as may exist in your State or Territory of residence.

“Marketing” means any action or advertisement or promotion, or marketing material like surveys, vouchers, research and events. This list is not exhaustive.

“Mobile App” means Sendwave or Worldremit Android/IOS application.

“Services” means WorldRemit Money Transfer Service, WorldRemit Digital Money Account, Airtime Top Up, Sendwave Universal Wallet, and such other services or products that we may introduce from time to time.

Who are we?

WorldRemit (New Zealand) Limited is committed to protecting and respecting your privacy, handling your information in an open and transparent manner, and keeping your information secure.

WorldRemit (New Zealand) Limited is part of the WorldRemit Group.

You will know us by our brand names: **“WorldRemit ”** and **“Sendwave”**.

The personal information we collect about you

We may collect, record and use information about You in physical and electronic form and will hold, use and otherwise process this data in accordance with the Data Protection Legislation and as set out in this Policy.

The personal information we collect and use may include, amongst other things:

- Your name;
- Your contact information such as Your email address, postal address and telephone number or any telephone number used to call us;
- Your demographic information such as age, education, gender, and interests;
- Evidence of Your identity, (for example passport information, social security number; and driver's license)
- Biometrics to confirm your identity.
- Unique identifiers such as Your username, account number and password;
- Your profiles and postings on any other social media applications and services that we provide or that You make available to us;
- Your payment details and other financial data (for example, Your bank or payment method provider's name and Your account number and sort code) and salary details; and
- Information about Your visit to our website, including the full Uniform Resource Locators (URL), clickstream to, through and from our website (including date and time), length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs) and methods used to browse away from the page.

We also collect from you information in relation to other people (for example, details of the recipients of your money transfers) where you provide us with such information. In providing this information, you confirm to us that you have obtained all necessary permissions from them to the reasonable use of their information for the purposes and in the manner described in this Policy, or are otherwise permitted to give us this information on their behalf. Please also ensure that those other people are aware of this notice and that the provisions of this notice are clearly communicated to them.

How we collect your personal information

- **Information you give to us when you use our services.** If you use our services you will need to provide certain information including Your name, address and card number, as well as the name and other details of the recipients of the money transfers that you instruct us to carry out. This information must be complete and accurate, and if not we may have to take additional steps to complete the transaction.
- **Other information You give to us.** This is information about You that You give us by filling in forms on our website (for example, the 'contact us' section) or when you communicate with us by phone, e-mail or otherwise. It includes, for example, information You provide when You register on the website for us to contact You, when You inquire about any of our Services, when You sign up to receive notifications, and when You report a problem with our website. The information You give us may include, among other data, Your name and email address.

- **From other members of the WorldRemit Group.** We may collect information about You from our affiliates and other companies in the WorldRemit Group.
- **Social Media.** Depending on Your settings or the privacy policies for social media and messaging services such as Facebook, LinkedIn and Instagram, You might give us permission to access information from those accounts or services.
- **Other Sources.** We may receive information about You from other sources, including publicly available databases and combine this data with information we already have about You. This helps us to update, expand and analyse our records and provide services that may be of interest to You.
- **Information we collect about You.**
 - Like most websites, we use "cookies", Sdks, and similar technologies to help us make our site – and the way You use it – better. Cookies mean that a website will remember You. They are small text files that websites transfer to Your computer (or phone / tablet). They improve website use and speed – for example by automatically filling Your name and address in text fields.
 - **Log Files.** In addition, with regard to each of Your visits to our site, we will automatically collect certain information (for example, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data). We may combine this automatically- collected log information with other information we collect about You.
 - **Social Media Widgets.** Our website includes Social Media Widgets or Features, such as the Facebook Like button and Twitter button which are interactive mini-programs that run on our site to provide specific services from another company (e.g. displaying the news, opinions, music, etc). Personal information, such as Your email address, may be collected through the Widget. Cookies may also be set by the Widget to enable it to function properly. Information collected by this Widget is governed by the privacy policy of the company that created it.
 - **Mobile App.** When You download our Mobile App, in addition to the information mentioned above we:
 - automatically collect information on the type of device You use, operating system version, and system and performance information. We may send You push notifications from time-to-time in order to update You about events or promotions that we may be running. If You no longer wish to receive these types of communications, You may turn them off at the device level. To ensure You receive proper notifications, we will need to collect certain information about Your device such as operating system and user identification information;
 - may collect Your geolocation information derived from your device. Your geo-location data may be shared with third parties; and
 - may use mobile analytics software to allow us to better understand the functionality of our Mobile Software on Your device. This software may record information such as how often You use the Mobile App, the events that occur within it, aggregated usage, performance data, and where the Mobile App was downloaded from.

How we use your personal information

Our primary purpose in collecting user information is to provide You with a safe, smooth, efficient, and customised experience and to provide the services You have requested from us. We may also use the information that You have provided to ensure that the content on our site is presented in the most effective manner for You and Your computer or device.

We use Your information for the following specific purposes:

- to carry out our obligations arising from any contracts entered into between You and us or from applicable law such as anti-money laundering laws, and to provide You with the Services in accordance with our [terms and conditions](#) and [terms and conditions](#) with this Policy;
- to register You with a WorldRemit account;
- to fulfil Your Transaction / (Airtime Top Up) Request;
- to send You confirmations or other notifications;
- to notify You about temporary or permanent changes to our services or other service-related messages;
- to assist you where online applications are not completed;
- to prevent fraud, money laundering, and any other illegal activity;
- to ensure that content from our site is presented in the most effective manner for You and for Your computer;
- to promote our business;
- to send You Marketing communications, provided that You have given us Your contact details and that you do not decide to opt out from this type of communications, in accordance with Data Protection Legislation;
- to administer our site and for internal operations, including troubleshooting, data analysis, profiling and segmentation analysis, testing, research, statistical and survey purposes;
- as part of our efforts to keep our site, Mobile App and our services safe and secure;
- Analytics, web traffic analysis, to measure or understand the effectiveness of advertising we serve to You and others, and to deliver relevant advertising to You;
- Online Behavioral Advertising (to learn more about ad choices, or to opt out of interest-based advertising
- to make suggestions and recommendations to You and other users of our site about services that may interest You or them;
- to train, monitor and assess the effectiveness of the manner in which we provide the Services to You;

- to consider and investigate any concerns or complaints you may have; and
- to display personal testimonials of satisfied consumers on our website in addition to other endorsements, where You have agreed with a third-party review site that we may do so. If You wish to update or delete Your testimonial, contact us at

WorldRemit will not sell, rent or otherwise disclose your information to third party marketers or others unaffiliated with WorldRemit or the other companies in the WorldRemit Group for the purpose of advertising, promoting or selling other services to you. However, where and to the extent permitted by law, WorldRemit may work with third parties to analyze the information that we gather from you when you visit our website, our mobile applications, our Facebook page, and our FaceBook advertisements, whether or not you use the WorldRemit service. For further information see the **Who we might share your personal information with** section of this privacy policy.

Automated decision-making

You will not be subject to decisions that will have a legal or significant impact on you based solely on automated decision-making, except if: (i) the automated decision-making is required or authorised by law; (ii) is necessary for entering into or performing the contract; or (iii) is based on your individual explicit written consent.

Direct Marketing

We may ask for your consent to send you marketing communications about products or services offered by Sendwave and other companies in the WorldRemit Group, for a full list of these companies

Right to Opt Out of Direct Marketing

If you have a WorldRemit and / or Sendwave account, you can opt out of receiving marketing communications by modifying your email or SMS subscriptions by clicking on the unsubscribe link or following the opt-out message included in the communication.

Alternatively, simply send an email to dataprivacy@zepz.io with "URGENT - UNSUBSCRIBE REQUEST" in the subject line and the email address that you wish to be removed from the email.

Please note that if you request we stop sending you marketing messages or you unsubscribe, we may continue to send you service and administrative communications such as transfer updates and other important information on your transaction.

Who we might share your personal information with

Your personal information is very important to us. However, there are circumstances where it is necessary for us to share your information for legitimate business purposes (including operating our site and our Mobile App, and providing services to you), in accordance with applicable law and subject to applicable professional and regulatory requirements regarding confidentiality and professional secrecy. In addition, we may disclose your personal information to:

- **Our affiliates** - we share your information with our affiliates and other companies within the WorldRemit group of companies (such as WorldRemit UK Limited, WorldRemit Inc and WorldRemit Belgium SA).

- for our internal business, operational, management and service needs;
- for compliance, regulatory and audit activity and in connection with legal, regulatory and tax claims and investigations;
- to understand and support our consumers and other individuals who use our services, apps and visit our sites; and
- to send Marketing communications to you.
- **Third party processors** which include people with whom we do business or who provides services to us. If we engage a third party processor to process your information, the Processor will be subject to binding contractual obligations to: only use the personal information in accordance with our prior written instructions; and use measures to protect the confidentiality and security of the personal information, together with any additional requirements. We may disclose data to provide our services, to respond to legal requirements, enforce our policies, liaise with judicial or regulatory authorities where required under applicable law, and protect our rights and property. Processors may include:
 - Credit reference agencies or other service providers to verify Your identity or the identity of recipients of the money transferred through our services or for any other purpose related to providing our services;
 - Professional advisers, such as our auditors and lawyers;
 - Companies that capture or analyse information to help us understand how our services, sites and Mobile Apps are used and perform or to tailor our services and promotions, including for the purpose of allowing us to improve the services we provide;
 - Companies that provide us with marketing assistance, including: the management of email marketing operations, SMS and other services that deploy marketing on the internet or social media platforms ; the running of surveys and other feedback activity; as analysis of the effectiveness of any marketing or consumer engagement we do;
 - Banks, payment card processors and other service providers that process bank transfers, credit and debit card payments or otherwise provide financial infrastructure services to enable us to provide our services;
 - Our service providers, including those who provide data hosting services, fraud prevention services; technology services, and technology tools that allow us to monitor, test and improve our services, sites and Mobile Apps;
 - Companies that we have instructed to provide services to or for us for those purposes that may be reasonably ascertained from the circumstances in which the information was submitted;
 - Other business entities should we plan to merge with, or be acquired by, or be invested in by that business entity, or if we undergo a corporate reorganisation; and

- Any successor in business to us.
- **FaceBook** - We may share with Facebook, actions that you take on our website such as your visits to our website, your interactions on our website, use of Facebook Connect and information collected from cookies or similar technologies including Facebook Pixel. This allows us to measure the effectiveness of our advertising, improve our marketing practices, and helps us deliver more relevant advertising to you and people like you (including on social media such as Facebook). Further information, including how Facebook enables you to exercise your data protection rights, and opt out of seeing online interest-based ads can be found in [FaceBook Data Policy](#) If you would like to know more please contact us using the details below.
- **Google** We use Google Analytics, which uses cookies and similar technologies to collect and analyze information about use of the Sites and report on activities and trends. This service may also collect information regarding the use of other websites, apps, and online services. You can learn about Google's practices by going to google.com/policies/privacy/partners. To opt out of being tracked Google Analytics across all websites visit tools.google.com/dlpage/gaoptout.
- **Fraud Prevention Agencies** - Where we have a good reason to suspect fraud, money laundering, counter terrorist financing or any other illegal activity we can, upon request or where legally obliged, share your personal information with crime prevention agencies and other third parties for the purpose of detecting, preventing, or reporting crime, or for actual or suspected breach of any applicable law or regulation. These third parties may include business partners and companies that provide services to us, law enforcement bodies, regulatory and supervisory authorities, providers of fraud prevention and detection services. Please note, we may suspend activity on your account or any transaction, refuse access to your account or cancel any transaction you may want to make, if we think there is a risk of any illegal activity.
- **Public Agencies** - We release accounts or other personal information when we consider it appropriate to comply with the law, to enforce our Terms and Conditions and any other agreement to protect the rights, property, or safety of WorldRemit, our employees, consumers, our business partners, and the public. In these circumstances, we will only provide them with the information they require to perform their function.
- **Research companies** - We may share personal information in a secure way to allow research companies and feedback providers to contact you directly on our behalf to get your opinions on or refuse to take part in the research or surveys.

Links to Other Sites

Our sites may contain links to other websites, including via our social media buttons. While we try to link only to websites that share our high standards and respect for privacy, we are not responsible for the content, security, or privacy practices employed by other websites and a link does not constitute an endorsement of that website. Once You link to another website from our site You are subject to the terms and conditions of that website, including, but not limited to, its internet privacy policy and practices. Please check these policies before You submit any data to these websites.

International transfer of your personal information

Due to the international nature of our business, we may need to transfer your personal information to other WorldRemit entities, to other third parties as noted in the “Who we might share your information with” section of this policy, and recipients, in connection with the purposes set out in this Policy. For this reason, we may transfer your personal information to other countries that may have different laws and data protection compliance requirements to those that apply in the country in which you are located.

How we keep your personal information secure

We have implemented appropriate technical and organisational security measures designed to protect your personal information against accidental or unlawful destruction, loss, alteration, unauthorised disclosure, unauthorised access, and other unlawful or unauthorised forms of Processing, in accordance with applicable law.

Unfortunately, the transmission of information via the internet (including by email) is not completely secure. Although we will do our best to protect Your personal information, we cannot guarantee the security of Your data transmitted to our site; and any transmission is at Your own risk. Once we have received Your information, we will use strict procedures and security features to try to prevent unauthorised access.

Protecting your own information

It is important to keep your password secure to prevent fraudulent use of your account. Do not disclose your password to anyone else and especially anyone who requests it from you by telephone or email. WorldRemit will never ask you to provide your password or personal information via email.

How long will we keep your personal information

We take every reasonable step to ensure that your personal information is only retained for as long as it is required for the purposes set out in this Policy. Therefore, we will only keep the information we collect about You for as long as required for the purposes set out above, or as required to comply with any legal or regulatory obligations to which we are subject. This will involve us regularly reviewing our files to check that information is accurate, up-to-date and still required.

The period for which we will retain information about You will vary depending on the type of information and the purposes for which we will use it. Generally, unless applicable law or our legal and regulatory obligations require a longer retention period, we will keep our records for at least six years after you have terminated your relationship with us.

Cookies and similar technologies

When you visit our site or use a Mobile App we may place cookies, SDKs or similar trackers (“Cookies”) onto your device, or read Cookies already on your device, subject always to obtaining your consent through our Preference and Consent Management banner. We use

Cookies to record information about your device, your browser and, in some cases, your preferences and browsing habits. We use your personal information through these Cookies and similar technologies, in accordance with our

Sendwave Products Cookie Policy

You can use your web browser to control most cookies through the browser settings, such as to:

Delete all cookies; block all cookies; allow all cookies; block 'third-party' cookies (ie, cookies set by online services other than the one you are visiting); and clear all cookies when you close the browser.

To find more information on how to manage your cookies on browsers, please visit the browser developer's website.

Your Rights

Subject to applicable law, you may have a number of rights regarding our processing of your relevant personal information, including:

- Request for access to your personal information, together with information regarding the nature, Processing and disclosure of personal information.
- Request for the correction of any inaccuracies in your personal information.
- Request for the deletion of your personal information. We will keep a note of your name if you ask for your personal information to be erased.
- Request the restriction of our use of your personal information.
- Request for the transfer of your personal information to another party.

We will only process your request where we are satisfied that we have successfully verified your identity, and you are the one requesting for your personal information to be processed. We may therefore require proof of your identity before we can give effect to these rights.

You should also be aware that some of these rights are qualified and not absolute; therefore exemptions or limitations may apply.

The quickest and easiest way to make a request is to contact us directly by emailing dataprivacy@zepz.io and we will endeavour to respond within one month or a reasonable period in compliance with Data Protection Legislation. We reserve the right to charge a reasonable fee (reflecting the costs of providing the information) or to refuse to respond where requests are manifestly unfounded or excessive: in this case, we will explain the situation to You and we will inform You about Your rights.

How to make a privacy complaint?

WorldRemit takes all complaints seriously and will investigate your complaint accordingly.

If you believe that there has been a breach of the Act or elements of this Policy, or if you have any concerns about WorldRemit's handling of your personal information, please contact us using the Contact Us tab on our website or application or by emailing us at dataprivacy@zepz.io.

Your privacy complaint should be directed and addressed to the Privacy Officer. Please note that we aim to respond to complaints within 20 working days of receipt.

If you are not satisfied with our response to your complaint, you can also refer your complaint to the Office of the Privacy Commissioner by:

Writing to: PO Box 10 094, The Terrace, Wellington 6143

Telephone: 0800 803 909

Email: enquiries@privacy.org.nz

Contact us

Questions, comments and requests regarding your personal information and our Policy are welcome and should be sent to dataprivacy@zepz.io or you can send it by post addressed to:

Privacy Office at WorldRemit (New Zealand) Limited,

BDO, Level 4, 4 Graham Street, Auckland 1140, New Zealand.

You may also use these contact details if you wish to make a complaint to us relating to your privacy.