

## General

This is the Privacy Policy of Betfair Pty Limited (ACN 110 084 985) (trading as CrownBet) (**CrownBet**). References in this Privacy Policy to “CrownBet”, “we”, “us” or “our” will be to Betfair Pty Limited.

CrownBet is an organisation that is covered by the *Privacy Act 1988* (Cth) (**Privacy Act**) and must comply with the Australian Privacy Principles (**APPs**) contained in the Privacy Act.

This Privacy Policy explains how CrownBet will manage your personal information, which we collect as a result of you applying for an account with CrownBet, you becoming a member of CrownBet, your use of CrownBet’s websites and any pages, websites and applications (together the **Website**) that are owned and/or operated by CrownBet or whenever you otherwise deal with CrownBet.

In this Privacy Policy, personal information (as defined in the Privacy Act) means information or an opinion, whether true or not, and whether recorded in a material form or not, about an identified individual or an individual who is reasonably identifiable.

This Privacy Policy explains how we manage your personal information, including:

- (a) the kinds of personal information we collect and hold;
- (b) how we collect and hold your personal information;
- (c) how you may access your personal information held by us and have it corrected; and
- (d) how you may complain about the way we deal with your personal information, and how we will deal with your complaint.

## The kinds of personal information collected

The kinds of personal information that CrownBet generally needs to collect about members and applicants for membership is:

- name;
- residential address;
- date of birth;
- gender;
- email address;
- mobile telephone number;
- personally submitted preferences;
- bank account and debit card information;
- financial information;
- identity verification information;
- recordings of all telephone calls and live chat conversations;
- betting activities and behavioural data;
- responses to promotions, functions, competitions and surveys; and
- Website activity.

CrownBet may perform regulatory checks (including identity verification checks and checks against the National Self-Exclusion Register (known as 'BetStop')) before opening an account for you. CrownBet reserves the right to decline an application for an account.

We may also collect personal information from job applicants, our employees and individuals associated with our business partners and service providers. Usually, this information is limited to name and contact details and the other information we need for the purpose of processing a job application and managing our business relationships.

## Legal requirements

We record all telephone and live chat conversations you have with us for the purpose of security, investigations and for the purpose of complying with our licence requirements and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and the *Anti-Money Laundering and Counter-Terrorism Financing Rules 2007* (Cth) (collectively, the **AML/CTF Act**).

We collect, use and disclose personal information of beneficial owners, their agents and connected third parties of our members for compliance with the AML/CTF Act.

Personal information collected by CrownBet may also be shared with our affiliated brand, Betfair. Any sharing of information between brands is conducted solely for purposes related to responsible gambling, risk and compliance management, account security, and meeting regulatory obligations.

## Sensitive information

CrownBet will not collect sensitive information such as racial or ethnic origins, political opinions, criminal record, health information, religious and spiritual beliefs and sexual preferences or practices unless required by law.

The AML/CTF Act may require us to collect sensitive information and we may collect this from third parties.

## Collection purposes

CrownBet will collect your personal information for the following purposes:

- to process your application for CrownBet membership;
- to perform regulatory checks before an account is opened for you;
- to liaise with you via CrownBet's live chat;
- to open an account for you;
- to provide member services to you;
- to identify you as a member for security purposes and to comply with our legal obligations;
- to maintain and manage your betting account;
- to perform regulatory checks on an ongoing basis while your account is open;
- to upgrade and enhance your experience when using our Website;
- to tailor or develop information, services or products which we think may suit you;
- for marketing related purposes, including conducting research, conducting promotions, sending you offers and telling you (including via email, SMS, push notification or telephone) about products or services we think may be of interest to you;
- to enable you to order CrownBet merchandise (including via online merchandise stores);
- to enable our related bodies corporate to market their products and services directly to you;
- to enable third party business partners and sponsors to market their products and services to you from time-to-time;
- to advise our related bodies corporate of the status of your CrownBet account if you permanently self-exclude from CrownBet, so those related bodies corporate may (in their discretion) exclude you from their services and/or premises;
- to respond to enquiries and complaints from you;
- to provide you with member support;
- to monitor and detect possible fraud or breaches of our terms and conditions of service;

- to ensure that our products and services are used in a legal and responsible manner;
- to ensure that you and your account with us complies with all relevant laws and your contractual obligations to us;
- to conduct appropriate checks to detect fraud;
- to liaise with relevant financial institutions;
- to process payments;
- to send to you, from time to time, surveys and questionnaires;
- for security purposes, including to perform functions that we believe are necessary to protect the security and proper functioning of our betting platforms;
- to comply with our legal obligations, resolve disputes, and enforce agreements;
- to comply with CrownBet's legal obligations including in relation to: (a) customer identity verification and reporting obligations imposed by the AML/CTF Act; (b) obligations relating to BetStop; (c) obligations under the *Racing and Wagering Act 2024* (NT) and CrownBet's Northern Territory Sports Bookmaker Licence; and (d) other applicable laws for taking appropriate action if CrownBet has reason to suspect that unlawful activity or misconduct of a serious nature has been, is being, or may be engaged in, that relates to our functions and activities;
- to establish, exercise or defend any legal claims; and
- to assist in the enforcement of laws.

### **How will CrownBet collect and hold personal information**

CrownBet will collect your personal information by any of the following methods:

- directly from the individual via a member registration page, email, SMS, telephone call, live chat, electronic form or in person;
- from third parties such as related bodies corporate, business partners, service providers and entities such as Google, credit reporting bodies and the Australian Securities and Investments Commission;
- from other third parties including principal racing authorities and sports controlling bodies;
- from publicly available sources of information; or
- from our records of how you use and access CrownBet's products and services.

If you choose not to provide certain information about you, we may not be able to provide you with the products or services, or the level of service, with which we pride ourselves.

#### *CrownBet and its related bodies corporate*

We may collect and disclose personal information to our related bodies corporate to:

- comply with the law, regulations and licence conditions applying to them;
- send you marketing material directly;
- analyse your wagering practices to tailor products and services to you; and
- enable our related bodies corporate to, in their discretion, exclude you from their services and/or premises.

#### *How CrownBet will hold your personal information*

CrownBet may store your information in hard copy or electronic format, or in storage facilities that we own and operate, or are owned and operated by third party service providers under contract.

### **Use and disclosure of personal information**

CrownBet may use and disclose your personal information in the following circumstances:

- to our related bodies corporate;
- to BetMakers, noting that the CrownBet platform operates using technology and managed services provided by BetMakers;
- in co-operation between brands operated by Betfair Pty Limited where required for responsible gambling protocols, fraud prevention, account monitoring, or compliance with laws and licence obligations;
- to our affiliates who undertake promotional and marketing activities on our behalf;
- to external providers of services we use to operate our business and manage our business systems (i.e. advertising agencies, mailing houses, merchandise stores and providers, printers, call centres, IT consultants, market research analysts and providers of payment processing and identity verification services);
- to government agencies, regulators and law enforcement bodies such as but not limited to the Northern Territory Racing and Wagering Commission, AUSTRAC and state and federal police;
- to principal racing authorities and sports controlling bodies, by assisting in their enquiries or notifying such entities of any betting activity that may be unusual or suspicious and in accordance with agreements between CrownBet and the relevant entity or approvals granted by the relevant entity;
- to racing integrity bodies and commissioners;
- to an authorised representative;
- to credit reporting bodies to conduct a verification check;
- to financial institutions;
- for taking appropriate action if we have reason to suspect that unlawful activity or misconduct of a serious nature in relation to our services has been, is being or may be engaged in;
- where you have consented to the disclosure either expressly or by the circumstances and your conduct;
- where we consider disclosure is reasonably necessary to eliminate or minimise a risk to public health or safety;
- where we consider disclosure is reasonably necessary to investigate or deal with unlawful activity or serious misconduct;
- where we consider disclosure is reasonably necessary to locate missing persons;
- to establish or defend a legal claim; or
- where the disclosure is required or authorised by law.

CrownBet may use personal information to create aggregate data about CrownBet members through demographic profiling and statistical analysis of its database, in order to allow for more efficient operation of the CrownBet business. We may provide the information derived from such profiling or analysis in de-identified form to potential and existing stakeholders.

CrownBet will take all reasonable steps to ensure that any personal information which is disclosed to a third party is protected by that party in accordance with the Privacy Act and is used only for the purpose or purposes for which we supplied that information to them. Usually, we do this by imposing contractual requirements on or seeking assurances from third parties as to their compliance with the Privacy Act.

We may disclose your personal information to organisations outside of Australia, including to our related bodies corporate and to service providers (including providers of payment

processing services). The disclosure may be to organisations located in the United States, Sri Lanka, Singapore, the Philippines and other jurisdictions.

CrownBet may store data (including personal information) on secure back-up servers outside of Australia. This data may be accessed offshore, but only ever in compliance with all Australian laws, including the Privacy Act, and in accordance with this Privacy Policy.

### **Managed Trading Services**

Members acknowledge that the CrownBet platform operates using technology and managed services provided by BetMakers.

BetMakers delivers trading support and customer liability management services (collectively referred to as “**Managed Trading Services**”) on behalf of CrownBet. To facilitate this, CrownBet may disclose member data (including personal information) to BetMakers to the extent reasonably necessary for BetMakers to host and maintain the CrownBet platform and/or provide Managed Trading Services.

CrownBet has entered into binding contractual agreements with BetMakers requiring strict confidentiality and compliance with Australian privacy law. BetMakers is ISO 27001 certified, the internationally recognised standard for information security management.

For clarity, BetMakers is not authorised to disclose member data to any third party, including other wagering operators who also use BetMakers’ Managed Trading Services. However, members acknowledge that BetMakers’ trading staff may apply their general industry knowledge and experience when providing services to CrownBet. This may include insights, based on professional expertise or publicly available information, into general betting behaviours within the wagering industry.

### **Identity verification**

By agreeing to this Privacy Policy, you consent to CrownBet: (a) disclosing your name, residential address and date of birth to credit reporting bodies; and (b) requesting the credit reporting bodies to provide an assessment of whether the personal information so disclosed matches personal information held by the credit reporting body. Such a request may be made for the purpose of verifying your identity. The credit reporting bodies may use the names, residential addresses and dates of birth contained in credit information files relating to you and other people to prepare the assessment, which will be provided to CrownBet.

If you don’t want to have your identity verified by a credit reporting body, an alternative verification procedure is available, which involves the provision of identity documents to CrownBet. If you would like to use this alternative verification procedure, please contact CrownBet’s Customer Service Team via email ([support@crownbet.com.au](mailto:support@crownbet.com.au)) prior to opening an account.

For the purposes of verifying your identification using the Document Verification Service, you confirm that you are authorised to provide the details that you provide to us during the account sign-up and identity verification process. This information is sought and used for the purpose of undertaking an information match request in relation to relevant Official Record Holder information and that a corresponding information match result will be provided via the use of third party systems. You acknowledge and consent to the use and access of your information in this way.

### **Direct marketing and opting out**

When registering an account with CrownBet, you may choose to receive promotional or marketing information from CrownBet (and its related bodies corporate) by selecting the appropriate option on the registration page. By opting-in to receive direct marketing material, CrownBet (and its related bodies corporate), may use your personal information to inform you about products or services or about promotional activities which CrownBet believes may be of interest or of benefit to you. CrownBet (and its related bodies corporate) may do this via email, SMS, push notification, telephone, mail or any other form of electronic or internet communication.

If you no longer wish to receive marketing or promotional material from CrownBet at all or in any particular form, you may:

- simply select to opt-out (i.e. unsubscribe) from receiving any further marketing material. CrownBet will include functional unsubscribe facilities in emails and SMS text messages that contain marketing or promotional material. CrownBet will not include functional unsubscribe facilities in push notifications that contain marketing or promotional material. Members can unsubscribe from receiving push notifications via the 'My Account' section which is accessible after login; or
- contact our Privacy Manager at any time by email to [support@crownbet.com.au](mailto:support@crownbet.com.au) with your request, which we will comply with as soon as practicable.

Note, we may also contact you in relation to the management and administration of your CrownBet account and provide you with service updates or announcements. These communications may occur via any of the modes of contact outlined above. Members that have elected to opt-out of direct marketing communications will continue to receive service announcements.

### **Security of personal information**

CrownBet takes steps to protect the personal information it holds against loss, interference, unauthorised access, use, modification or disclosure and against other misuse. These steps include password protection for electronic files, securing paper files in locked cabinets and physical access restrictions.

CrownBet's employees, agents, contractors and related bodies corporate are required to maintain the confidentiality of members' personal information. Remember to always log out of your account when you have completed your time on the Website. This is particularly important if you share a computer with another person. You are responsible for the security of and access to your own computer, mobile device or any other handset used to access the Website. Also, you should be aware of the many security risks that exist today and take appropriate care to help safeguard your personal information.

Ultimately, you are solely responsible for maintaining the secrecy of your username, password and any account information. Please be careful whenever using the internet and our Website.

CrownBet will keep your personal information until it no longer needs to use it or disclose your personal information for any purpose that is authorised under the Privacy Act or is not legally required to retain that information.

### **Cookies and how we use them**

Cookies are pieces of data stored by your web browser on your hard drive which contain information relating to your use of the Website. When you access the Website, cookies may record details relating to your use of the Website, including what pages you view from the Website. This information is used for site optimisation and to improve the online experience

for our members. These tracking technologies do not personally identify users but do identify a user's browser. If you would prefer not to receive cookies, your browser can be adjusted to refuse them.

We may use third parties to serve ads on our Website. The advertisers may employ cookies and action tags (also known as single pixel gifs or web beacons) to measure advertising effectiveness. Any information that these third parties collect via cookies and action tags is completely anonymous.

### **Access and correction of personal information**

If a member requests access to the personal information (including recorded telephone calls) that CrownBet holds about them, or requests that it changes that personal information, CrownBet will allow access or make the changes unless it considers that there is a sound reason under the Privacy Act or other relevant law to deny the request. CrownBet will endeavour to correct your personal information within 7 days, unless notified otherwise.

If CrownBet does not agree to make the requested changes to personal information, you may make a statement about the requested changes and CrownBet will attach this to the record.

For further information about how to request access or changes to the personal information held by CrownBet, contact [support@crownbet.com.au](mailto:support@crownbet.com.au).

### **Complaints**

CrownBet takes its obligations pursuant to the Privacy Act seriously. You may complain about a suspected breach of the APPs by CrownBet by submitting your complaint in writing to CrownBet's Privacy Manager. Any such complaints can be emailed to [support@crownbet.com.au](mailto:support@crownbet.com.au).

Any complaint should set out in as much detail as possible, all the relevant particulars relating to the complaint, including the suspected reason behind why CrownBet has allegedly breached the APPs.

Upon receiving a written complaint, CrownBet will acknowledge receipt of the complaint in writing within 7 days. CrownBet will investigate the matters described in the complaint and then provide a substantive written response within 28 days from the date the written complaint was received.

If your complaint is not resolved by the Privacy Manager, you can refer it to the Office of the Australian Information Commissioner ([www.oaic.gov.au](http://www.oaic.gov.au)).

### **Updates to this Privacy Policy**

In using the Website, you agree to be bound by the terms of this Privacy Policy. CrownBet may review, change or update this Privacy Policy periodically and reserves the right to change the Privacy Policy at any time at its discretion by posting such changes on the Website. We will publish our current Privacy Policy on the Website and changes will take effect immediately at the time of publication. Your continued use of the Website following publication will constitute your acceptance of those changes. You should review this Privacy Policy regularly and remain familiar with its terms.

**Version 2.0 – 22 February 2026**

### **Version History**

<b>Version No.</b>	<b>Date of implementation</b>
1	12/02/26
2	22/02/26