

# Privacy Policy

**Effective Date:** 2/2/2026

## 1. Introduction

**Billpower Pty Ltd** (providing service as **Billpower**) ("we," "us," or "our") respects your privacy and is committed to protecting the personal information we hold.

This Privacy Policy explains how we collect, use, disclose, and store your personal information when you:

- use our website ([www.billpower.co](http://www.billpower.co)), or
- use our integration services that connect cloud accounting software ("Accounting Applications") with payment processing services ("Payment Processors") to receive payments, or
- use our platform to make payments, collectively known as the "Service".

By accessing or using our Service, you consent to the data practices described in this policy.

## 2. Information We Collect

We collect information reasonably necessary for us to provide our integration services. This includes:

### A. Information Provided Directly

- **Account Information:** When you sign up for a subscription, we collect contact details such as your name, company name, email address and phone number.
- **Payment Information:** When you sign up for a subscription, we collect payment method information and billing address.
- **Support Data:** Any information you provide when contacting our customer support team for assistance.
- **Customer Data:** Any information provided by customers when making payments, including name, email address and invoice details, but not full payment card details.

### B. Integration Data (Data Synced Between Platforms)

Our primary service involves transferring data between your Accounting Application account, such as Xero, and the account you hold with a Payment Processor, such as Pin Payments or NAB Transact. To perform this function, we process the following types of data:

- **Authentication Data:** Security credentials to access your accounts with Accounting Applications and Payment Processors, including API Keys, OAuth Tokens and access credentials.
- **Customer Data:** Names, addresses and contact details of your clients.
- **Accounting Data:** Invoices, billing details, tax rates, account codes and inventory items.
- **Payment Processing Data:** merchant identifiers and tokenised payment details (but not full payment card details).

*Note: We act as a data processor for this information, moving it from one platform to another based on your instructions.*

### C. Automatically Collected Information

- **Usage Logs:** We may collect server logs including IP addresses, browser types, and timestamps to monitor the stability and security of our integration.
- **Cookies:** We use cookies to manage your login session and remember your preferences. You can control cookie settings through your browser.

## 3. How We Use Your Information

We use the information we collect for the following purposes:

- **To Provide the Service:** To authenticate your connection to Accounting Applications and Payment Processors, to execute the synchronisation of data (e.g., retrieving Xero invoices and updating payment statuses) and executing payment capture instructions with your Payment Processor on your behalf.
- **Interaction with Customers:** To authenticate customers, facilitate their payments, update their Accounting Application and to send them communications, including receipts and requests to store payment details for future payments.
- **Billing and Administration:** To process subscription payments and manage your account.
- **Communication:** To send you technical notices, updates, security alerts, and support messages.
- **Improvement:** To analyse usage trends and improve the functionality of our integration.
- **Compliance:** To comply with legal obligations and resolve any disputes.

## 4. Disclosure of Your Information

We do not sell your personal information. We may disclose your information in the following circumstances:

- **Third-Party Platforms:** We transfer data to Accounting Applications and Payment Processors strictly as required to fulfill the integration functionality you have authorised.

- **Service Providers:** We may share data with trusted third-party vendors who assist us in operating our business (e.g., payment processors, cloud hosting providers, or email delivery services). These providers are bound by confidentiality agreements.
- **Billpower Partners:** Where a Billpower Partner (eg. your bookkeeper or accountant) has created a Billpower account on your behalf, or you have requested in writing that we provide access to your account to a Billpower Partner, we will disclose all data in your account with the Billpower Partner.
- **Legal Requirements:** We may disclose information if required to do so by law or in the good-faith belief that such action is necessary to comply with legal processes or protect the rights and safety of Billpower Pty Ltd, our users, or the public.
- **Business Transfers:** If we are involved in a merger, acquisition, or sale of assets, your information may be transferred as part of that transaction.

## 5. International Data Transfers

Billpower Pty Ltd is based in Australia with servers hosted in Australia. However, the third-party platforms you use (Accounting Applications and Payment Processors) and our cloud infrastructure providers may store data in other jurisdictions (such as the United States or New Zealand).

By using our Service, you acknowledge that your personal information may be transferred to, stored, and processed outside of Australia. We take reasonable steps to ensure that any overseas recipients handle your personal information in a manner consistent with the Australian Privacy Principles.

## 6. Data Security

We take the security of your data seriously. We implement industry-standard security measures to protect your information, including:

- **Encryption:** Data is encrypted in transit using SSL/TLS protocols.
- **Access Control:** Access to our systems is restricted to authorised personnel only.
- **Tokenisation:** Where technically possible, we do not store Accounting Application and Payment Processor passwords. In these cases we use API Keys and OAuth tokens to authenticate with these services.
- **External Payment Processing:** Customer payment card data in its complete form never traverses our servers. This data is always supplied by customers directly to Payment Processors without Billpower acting as an intermediary.

Despite these measures, no method of transmission over the Internet is 100% secure. We cannot guarantee the absolute security of your data.

## 7. Data Retention

We retain your personal information only for as long as necessary to provide the Service and for legitimate business purposes (such as maintaining tax records or resolving disputes).

## 8. Your Rights (Access and Correction)

Under the Privacy Act, you have the right to:

- **Access:** Request a copy of the personal information we hold about you.
- **Correction:** Request that we correct any information that is inaccurate, out of date, or incomplete.

To exercise these rights, please contact us at the details below. We may require you to verify your identity before processing your request.

## 9. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. We will notify you of any material changes by posting the new policy on our website and updating the "Effective Date" at the top.

## 10. Contact Us

If you have any questions about this Privacy Policy or our privacy practices, please contact us at:

**Email:** [support@billpower.co](mailto:support@billpower.co)

**Address:** PO Box, 2326 Caulfield Junction, VIC 3161, Australia

**Billpower Pty Ltd, ABN:** 28 618 266 881