

Card Data Handling Policy

Business name: Rampage Cycles

ABN: 27 191 483 368

Effective date: [14/08/2025]

Last reviewed: [31/08/2026]

BACKGROUND

Rampage Cycles is committed to protecting the payment card information of its customers. This policy explains how card data is collected, used, processed, and handled after a transaction is complete, in accordance with the Australian Privacy Principles (APPs) under the Privacy Act 1988 (Cth) and applicable payment industry standards.

This policy applies to all card transactions processed through the Rampage Cycles website and any associated payment channels.

1. SCOPE

1.1 This policy applies to all payment card data collected from customers of Rampage Cycles, including credit card, debit card, and prepaid card information submitted through the website checkout or any other payment interface operated by Rampage Cycles.

1.2 This policy applies to all staff, contractors, and third-party service providers who handle card data on behalf of Rampage Cycles.

2. CARD DATA WE COLLECT

2.1 When a customer makes a purchase through the Rampage Cycles website, the following information may be collected at the point of payment:

(a) cardholder name;

(b) billing address;

(c) card type (e.g. Visa, Mastercard);

(d) card expiry date; and

(e) card verification value (CVV/CVC), where required for transaction authorisation.

2.2 Rampage Cycles does not directly collect or store full primary account numbers (PANs). All card number data is transmitted directly to our third-party payment processor and is not retained on Rampage Cycles' systems.

3. HOW CARD DATA IS USED

3.1 Card data collected at checkout is used solely for the following purposes:

(a) processing and authorising the customer's payment transaction;

(b) verifying the identity of the cardholder for fraud prevention purposes;

(c) processing refunds or chargebacks where applicable; and

(d) complying with legal and regulatory obligations.

3.2 Card data is not used for marketing purposes, profiling, or any purpose unrelated to the transaction for which it was collected.

4. THIRD-PARTY PAYMENT PROCESSING

4.1 Rampage Cycles uses Westpac Online Pay as its third-party payment processor. Card data entered at checkout is transmitted directly and securely to Westpac Online Pay for processing.

4.2 Westpac Online Pay is responsible for the secure handling of card data during and after the transaction. Their privacy policy and security practices govern the treatment of card data once transmitted. Customers are encouraged to review Westpac Online Pay's privacy policy at <https://www.westpac.com.au/privacy/privacy-statement/>.

4.3 Rampage Cycles does not have access to full card numbers at any point in the transaction process. Westpac Online Pay uses tokenisation to replace card data with a secure token for any recurring or future transactions.

4.4 Rampage Cycles takes reasonable steps to ensure that any third-party payment processor engaged:

- (a) complies with the Payment Card Industry Data Security Standard (PCI DSS);
- (b) uses industry-standard encryption (TLS 1.2 or higher) for data in transit; and
- (c) maintains appropriate security controls for data at rest.

5. DATA SECURITY

5.1 Rampage Cycles implements the following security measures to protect card data and associated personal information:

- (a) all payment pages are served over HTTPS using SSL/TLS encryption;
- (b) card data is not stored in plain text on any Rampage Cycles system, database, or server;
- (c) access to transaction records is restricted to authorised personnel on a need-to-know basis;
- (d) systems that interact with payment data are subject to regular security reviews; and

(e) staff with access to transaction information receive appropriate training on data handling obligations.

5.2 In the event of a suspected or confirmed data breach involving card data, Rampage Cycles will take immediate steps to contain the breach, assess the risk of harm, and notify affected individuals and the Office of the Australian Information Commissioner (OAIC) where required under the Notifiable Data Breaches (NDB) scheme.

6. CARD DATA AFTER TRANSACTION COMPLETION

6.1 Once a transaction is complete, card data is handled as follows:

(a) full card numbers (PANs) and CVV/CVC values are not retained by Rampage Cycles at any point after authorisation;

(b) transaction records retained by Rampage Cycles include only the last four digits of the card number, card type, transaction amount, date, and a transaction reference number;

(c) billing address information may be retained as part of the customer's order record for the purposes of order fulfilment, returns, and compliance with financial record-keeping obligations; and

(d) tokenised card references held by Westpac Online Pay may be used to facilitate refunds or, where the customer has opted in, future purchases.

6.2 Transaction records are retained for a minimum of five years from the date of the transaction, as required under the Tax Administration Act 1953 (Cth) for financial record-keeping purposes.

6.3 Card data and associated transaction records are securely destroyed or de-identified when they are no longer required for the purposes for which they were collected, or when the retention period in clause 6.2 has expired, whichever is later.

7. CUSTOMER RIGHTS

7.1 Customers have the right to:

(a) request access to personal information held by Rampage Cycles in connection with their transactions, in accordance with APP 12;

(b) request correction of inaccurate or incomplete personal information, in accordance with APP 13; and

(c) make a complaint about the handling of their personal information to Rampage Cycles or, if unresolved, to the OAIC.

7.2 To exercise any of the rights in clause 7.1, customers may contact Rampage Cycles using the contact details in clause 9.

8. CROSS-BORDER DISCLOSURE

8.1 Westpac Online Pay may process or store card data on servers located outside Australia. Where this occurs, Rampage Cycles takes reasonable steps to ensure that the overseas recipient handles the data in a manner consistent with the APPs, in accordance with APP 8.

8.2 By proceeding with a transaction on the Rampage Cycles website, customers acknowledge that their card data may be transferred to and processed in Australia by Westpac Online Pay.

9. CONTACT AND COMPLAINTS

9.1 For questions about this policy or to make a privacy complaint, customers may contact Rampage Cycles at:

Business: Rampage Cycles

ABN: 27 191 483 368

Email: admin@rampagecycles.com.au

Address: 25 Truman Avenue, Tolland, NSW 2650

9.2 If a complaint is not resolved to the customer's satisfaction, the customer may lodge a complaint with the OAIC at www.oaic.gov.au or by calling 1300 363 992.

10. POLICY REVIEW

10.1 This policy will be reviewed at least annually or whenever there is a material change to Rampage Cycles' payment processing arrangements, applicable law, or industry standards.

10.2 The current version of this policy is available on the Rampage Cycles website.

ACKNOWLEDGEMENT

This policy has been approved by the owner of Rampage Cycles.

Rampage Cycles: Owner / Authorised Representative Signature Full name Date