

Privacy Policy

RateFox — ratefox.com.au | Effective Date: 19 August 2026

1. Introduction

RateFox ('we', 'us', 'our') operates ratefox.com.au, a comparison platform that helps Australian businesses compare payment processing fees across providers. This Privacy Policy explains how we collect, use, disclose, and protect your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

By using our website and services, you agree to the collection and use of information in accordance with this policy. If you do not agree, please do not use our services.

2. What Information We Collect

Personal Information

We may collect the following personal information when you use RateFox:

- Full name and business name
- Email address and phone number
- Business type, size, and industry
- Current payment processing details (e.g. monthly transaction volume and fees paid)
- Billing and payment information when applicable
- IP address, browser type, and device information
- Usage data and interactions with our website, including our chat tool

Sensitive Information

We do not intentionally collect sensitive information (as defined under the Privacy Act) unless it is necessary and you have provided explicit consent.

3. How We Collect Your Information

We collect information in the following ways:

- Directly from you when you sign up, submit an enquiry, complete a comparison form, or interact with our chat tool
- Automatically via cookies, web beacons, and analytics tools when you browse our website
- From third parties such as advertising partners and analytics providers

4. How We Use Your Information

We use your personal information to:

- Provide and improve our comparison services
- Match you with relevant payment providers through our chat tool
- Respond to your enquiries and provide customer support
- Send service-related communications and (with your consent) marketing emails
- Personalise your experience on our platform

- Aggregate and de-identify the payment processing data you share with us to generate market benchmarking insights (e.g. typical fee ranges) that are shown to other users of the platform
- Conduct analytics and improve website performance
- Comply with legal obligations

5. Cookies and Tracking Technologies

Google Analytics

We use Google Analytics to analyse website traffic and usage patterns. Google Analytics collects anonymised data including pages visited, time on site, and referral sources. You can opt out via the Google Analytics Opt-out Browser Add-on at tools.google.com/dlpage/gaoptout.

Advertising (Google Ads & Meta)

We use Google Ads and Meta (Facebook/Instagram) advertising pixels to measure ad performance and serve relevant advertisements. These services may use cookies and device identifiers to deliver personalised ads. You can manage your ad preferences at adssettings.google.com and facebook.com/adpreferences.

Cookie Control

You can control or disable cookies through your browser settings. Please note that disabling cookies may affect the functionality of some parts of our website.

6. Disclosure of Your Information

We may share your personal information with:

- Payment providers, point-of-sale (POS) providers, and other business technology providers recommended to you through our RateFox chat tool ('Providers'), but only where you have expressly agreed, when asked, to be contacted by that Provider. RateFox may separately publish a general list of Providers on the Website from time to time, which may not be complete and may change; that list is for reference only and is not itself a basis for sharing your information. If you decline to be contacted, your details will not be shared with that Provider.
- Third-party service providers who assist us in operating our website (e.g. hosting, analytics, email delivery)
- Advertising platforms (Google, Meta) for the purpose of targeted advertising and campaign measurement
- Law enforcement or government authorities where required by law
- Successors in the event of a business sale or merger

We do not sell your personal information to third parties, other than sharing it with your explicit, informed agreement as described above.

Separately, we may use payment processing data you share with us, in aggregated and de-identified form only, to generate general market insights displayed to other users. This aggregated data does not identify you or your business.

7. Cross-Border Disclosure

Some of our third-party service providers (including Google and Meta) are located outside Australia. By using our services, you consent to your information being transferred to and processed in countries that may not have equivalent privacy protections to Australia. We take reasonable steps to ensure overseas recipients handle your information in accordance with the APPs.

8. Data Security

We implement reasonable technical and organisational measures to protect your personal information from unauthorised access, disclosure, alteration, or destruction. However, no method of internet transmission or electronic storage is 100% secure, and we cannot guarantee absolute security.

9. Data Retention

We retain your personal information for as long as necessary to provide our services, comply with legal obligations, resolve disputes, and enforce our agreements. When information is no longer needed, we securely delete or de-identify it.

10. Your Rights

Under the Australian Privacy Principles, you have the right to:

- Access the personal information we hold about you
- Request correction of inaccurate or incomplete information
- Make a complaint about how we handle your information
- Opt out of direct marketing communications at any time

To exercise any of these rights, please contact us using the details below.

11. Children's Privacy

Our services are not directed at individuals under the age of 18. We do not knowingly collect personal information from children. If you believe we have inadvertently collected such information, please contact us immediately.

12. Changes to This Policy

We may update this Privacy Policy from time to time. We will notify you of significant changes by posting the new policy on this page with an updated effective date. We encourage you to review this policy periodically.

13. Complaints

If you have a complaint about how we have handled your personal information, please contact us first. If you are not satisfied with our response, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC) at oaic.gov.au.

14. Contact Us

For any privacy-related questions, access requests, or complaints, please contact:

RateFox

Website: ratefox.com.au

Email: contact@ratefox.com.au

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