SWiM PAY Anti-Spam policy

1. Introduction

1.1 Definition: "Spam" – also known as Junk mail – is an unsolicited commercial email message. Unsolicited means that the recipient has not given verifiable permission for the email to be sent to them. Bulk means that the message is sent as part of a larger collection of messages. The term "Spamming" refers to transmitting, distributing or delivering any unwanted commercial email correspondence, especially in mass quantities, through electronic means of communication.

1.2 We have a zero-tolerance spam policy.

1.3 Opt-In: You can only Opt-In to our services by becoming an approved Customer on our platform. As part of that agreement when you apply to become our customer you agree that we may send you emails relating to your business account with us.

1.4 Opt-Out: You can Opt-Out of receiving emails from us at any time by simply closing your business account on our platform.

1.5 Legal Requirements: We require all Users to comply with all of the following legal requirements and we comply with all of these in our commercial email practices.

- USA CANSPAM Act 2003

- Canada – CASL Act 2014

- EU & UK - The General Data Protection Regulation (GDPRD and the Privacy and   Electronic Communications Regulation (PECR).

- Any other Anti-Spam Laws in force in the User's country of residence

2. Spam Scanning & Filtering

2.1 Our messaging systems automatically scan all incoming [email and other] messages and filters out messages that appear to be spam.

2.2 We may also report incoming email as spam. This can result in IP addresses and domain names being blacklisted.

3. Spam Filtering Issues

3.1 No message filtering system is 100% accurate, and from occasionally legitimate messages will be filtered out by our systems.

3.2 If you believe that a legitimate message you have sent has been filtered out by our systems, please advise the message recipient by another means.

3.3 You can reduce the risk of a message being caught by the spam filters by:

(a)   sending the message in plain text (instead of, or in addition to, HTML);

(b)   removing any message attachments;

(c)   avoiding the terminology and text styling typically used by spammers; and/or

(d)   ensuring that your messages are scanned for malware before dispatch.

4.   User Spam

4.1   We may provide a facility that enables users to send email messages to other users on our platform only. All of our users are businesses and may only send emails to another user on our platform with whom they are dealing with in a business-to-business transaction on our platform

4.2   Users must not use our messaging facility or any of our other services to store, copy, send, relay or distribute spam.

4.3   Full provisions concerning the use of our messaging facility are set out in our platform and our website terms and conditions of use.

5.   Receipt of Unwanted Messages from Us

5.1   In the unlikely event that you receive any message from us or sent using our systems that may be considered to be spam, please contact us using the details below and the matter will be investigated immediately.

6.   Variation

6.1   We may amend this policy at any time by publishing a new version on our website.

7.   Our Business Details

7.1   This website is owned and operated by SWiM Pay Pty Ltd registered office22/604 City Road, South Melbourne, Victoria, Australia 3205

7.2   Our principal place of business is at 22/604 City Road, South Melbourne, Victoria, Australia 3205

7.3   You can contact us:

(a)   by post, to the postal address given above; or

(b)   using our website contact form; or

(c)   by telephone, on [the contact number published on our website]; or

(d)   by email, using [the email address published on our website].