

Privacy Policy

Your Working World Pty Ltd, ABN: 14 620 176 712, ("Your Working World, we, us") respect your privacy.

This Privacy Policy explains how we collect, hold, use and disclose your personal information.

Please read this Privacy Policy carefully. Please contact us if you have any questions.

If you do not wish to provide personal information to us, then you do not have to do so. However, if you do not provide personal information when requested, it may affect your use of this website www.yourworkingworld.com.au ("Site") or any products and services offered on it.

1. TYPE OF PERSONAL INFORMATION COLLECTED

The type of personal information we collect is:

- information you provide to us when you register to use the Site and our services and when you maintain your account;
- your name, email address, residential address, contact telephone numbers, date of birth, school name, school address, employment history, educational history and password;
- financial information, such as your bank account number;
- specific documents to verify your identity and other personal details;
- details of transactions you carry out through our Site; and
- information obtained from third parties in accordance with this Privacy Policy.

We do not envisage that we will collect sensitive information about you.

2. COLLECTION AND USE OF PERSONAL INFORMATION

We will attempt to always collect your personal information directly from you (e.g. when you communicate with us) and

through this Site. However, we may also collect information from third parties. When we directly collect information from you, we will take all practicable measures to notify you of the collection of the information under this Policy.

We will collect personal information from you in the following ways:

- from you supplying information when creating an account, and renewing that information from time to time;
- online surveys and website forms; and
- via social media.

We will collect information from third parties in the following ways:

- from service providers, for example, account details from your financial institution; and
- when you make financial transactions via the credit and/or debit cards which are linked to your account.

3. PURPOSES FOR WHICH WE COLLECT, HOLD, USE AND DISCLOSE PERSONAL INFORMATION

We collect, hold, use and disclose the personal information we collect for the following purposes:

- to contact and communicate with you,
- to provide you with content in relation to gap year opportunities, offerings by educational institutions and related topics,
- to enable us to provide our products and services to you,
- to enable us to manage the provision of our products and services to you,
- for internal record-keeping and administration,
- where permitted by law, for marketing,
- as required or authorised by law or a court or tribunal order, to protect our legal rights and to comply with our ongoing monitoring and reporting obligations, and

- for any other purpose communicated to you at or around the time we collect your personal information.

We will only use your personal information for the purposes set out above, or for purposes reasonably related to or necessary for the purpose of collection.

We use service providers to help us provide our services. These service providers include payment agents, and providers of electronic fund transfer services.

We may provide your personal information to these service providers in order to allow them to help us provide our services to you.

We will not use your information for direct marketing, save for when we have acquired your consent, and the direct marketing relates to our own Site and services. We will always provide you with a practicable option to opt out of direct marketing.

4. DISCLOSURE OF PERSONAL INFORMATION

We may disclose personal information we collect as follows:

- to third party service providers and business contacts, including to third parties who conduct identity checking services,
- to our professional and legal advisers, and
- as required by law or authorised by law or a court or tribunal order.

If you do not want your personal information disclosed to any third parties, then please inform us, either when we collect the information, or any later time, and we will ensure that the disclosure either stops or does not occur at all. However, this may affect your use of this Site or our other services.

We do not routinely disclose personal information to overseas recipients. However, we occasionally may use overseas third party service providers to otherwise assist in our provision of services. As

a result, we may occasionally disclose your personal information to our overseas third party services providers for these purposes.

However, any disclosure of your personal information overseas does not change our commitment to protecting your privacy.

We take reasonable steps to ensure that overseas third party service providers are subject to privacy laws which are substantially similar to those contained in the Privacy Act 1988 (Cth) ("Privacy Act").

5. THIRD-PARTY CONTENT AND INTEGRATIONS

The services may also contain third party links and search results, include third party integrations, or offer a co-branded or third party branded service. Through these links, third party integrations, and co-branded or third party branded services, the operators of other websites or services may collect your personal and/or sensitive information. You acknowledge and agree that we are not responsible for how those third parties collect or use your information. As always, we encourage you to review the privacy policies of every third-party service that you visit or use, including those third parties you interact with through our services.

6. ANONYMITY

You have the right to remain anonymous in your interactions with us, provided that it is lawful and feasible. However, please note that your choice to remain anonymous may affect your use of this Site or our other services.

7. ACCESS TO AND CORRECTION OF PERSONAL INFORMATION

Access: You may request details of personal information that we hold about you, in certain circumstances set out in the Privacy Act 1988 (Cth) ("Privacy Act"). An administrative fee may be payable for the provision of information, but not the making of your request. We may refuse to provide you with information that we hold about you, in certain circumstances set out in the Privacy

Act.

Correction: We will take all reasonable steps to ensure that the information we hold about you is accurate. If you believe that any information we hold on you is inaccurate, out of date, incomplete, irrelevant or misleading, please contact us by email. We rely in part upon customers advising us when their personal information changes. We will respond to any request within a reasonable time. We will endeavour to promptly correct any information found to be inaccurate, incomplete or out of date

8. COMPLAINTS ABOUT BREACH

If you believe that we have breached the Australian Privacy Principles and wish to make a complaint about that breach, please contact us on the email address in section 11 of this Policy.

We will investigate complaints and use reasonable endeavours to respond to you in writing in a timely manner. If we fail to respond to a complaint within a reasonable time or if you are dissatisfied with our response, you may take your complaint to the applicable regulator in your jurisdiction. If you are in Australia, the applicable regulator is the Office of the Australian Information Commissioner ("OAIC").

Details of how to contact the OAIC are located at www.oaic.gov.au

9. UNSUBSCRIBE

To unsubscribe from our e-mail database, or opt out of communications, please contact us at the details below in section 11 of this Policy.

10. STORAGE AND SECURITY

We may hold your personal information in hard copy or digital form. We will take reasonable steps to protect personal information we hold about you from misuse, interference and loss and from unauthorised access, modification or disclosure. Our IT

systems are password protected and satisfy industry standards of security.

Only authorised individuals are able to access the personal information that we hold about you. It is our policy not to hold information about you once there is no longer a legal or business need for us to hold it, and to de-identify information if there is no legal or business need to hold identified information.

11. HOW TO CONTACT US

You can contact us by emailing contact@yourworkingworld.com.au or by writing to us at the following postal address:

Your Working World Pty Ltd, 5/6 Swan Avenue, Klemzig SA 5087.

Please include your full name and address, and full details of your enquiry, request or complaint in all messages to us.

12. UPDATES TO OUR PRIVACY POLICY

We reserve the right to change this Privacy Policy at any time and notify you by posting an updated version on this Site.

Please check this Site regularly for changes.

Policy last updated: 07 February 2018.