

# Yomojo Privacy Policy

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# 1 INTRODUCTION

## 1.1 This Privacy Policy

This Privacy Policy (Policy) forms part of Yomojo's Standard Form of Agreement between Yomojo Pty Ltd (ACN 609 279 245) (Yomojo, us or we) and you. It explains:

- how we collect information about our customers;
- the information that we collect;
- what your personal information may be used for; and
- how you can access and update your information.

Yomojo is committed to protecting your privacy. This Policy explains how we collect, hold, use and disclose personal information about you and authorised users of your account through our website, mobile applications and current telecommunications products and services. Our current products and services are described at <https://www.yomojo.com.au/>.

When you use our website, Apps or Services, or provide personal information to us, we will handle that information as described in this Policy and as otherwise permitted or required by law.

## 1.2 Principles

Yomojo handles personal information in accordance with the Privacy Act 1988 (Cth), including the Australian Privacy Principles, and applicable telecommunications, identity-verification, data-retention, spam and do-not-call laws. These include the Telecommunications Act 1997 (Cth), the Telecommunications (Interception and Access) Act 1979 (Cth), the Identity Verification Services Act 2023 (Cth), where applicable, the Do Not Call Register Act 2006 (Cth) and the Spam Act 2003 (Cth). Where Yomojo offers or accepts an accredited Digital ID, applicable requirements under the Digital ID Act 2024 (Cth) may also apply. Further information about privacy rights is available from the Office of the Australian Information Commissioner at <https://www.oaic.gov.au/>.

## 1.3 Our obligation

Yomojo may collect, use or disclose personal information where required or authorised by law, including to assist with legal proceedings and the prevention, detection, investigation or prosecution of crime and fraud.

## 1.4 Notification

At or before the time we collect personal information, or as soon as practicable afterwards, we will take reasonable steps to explain why we are collecting it, how it may be used or disclosed, whether collection is required or authorised by law, and how you can access, correct or complain about the handling of your information.

Where we use electronic identity verification, we will provide the relevant information before requesting your express consent. This information may be provided in the verification journey, a collection notice, our Identity Verification Requirements, this Policy, or a combination of these.

Generally, we do not require sensitive information such as information about race or ethnicity, political opinions, religious or philosophical beliefs, sexual orientation, health, genetics or criminal records to provide our Services.

Where Yomojo needs to collect sensitive information, we will do so with consent or where otherwise permitted or required by law. We do not use sensitive information for direct marketing.

## **2 COLLECTING INFORMATION**

### **2.1 How we collect information**

We will collect personal information in many different ways as outlined below. Most information is collected through you, when you register with Yomojo and use our Services.

Some specific circumstances where we may collect information are:

- when you register as a Yomojo customer;
- when you use any of our Services;
- when you contact us with queries or comments;
- when you enter in any competitions or promotions;
- when you take part in market research;
- when you pay your bill;
- if you cancel your Service;
- through business directories and other public sources; and
- from credit reporting bodies, identity-verification and Digital ID providers, fraud-prevention providers, document issuers or official record holders, and other authorised third parties where permitted by law.

### **2.2 The sort of information we collect**

For telecommunications products and services, we are required by law (such as, but not limited to, the Telecommunications Act 1997 (Cth)) to collect specific information.

Additionally, we collect other information that is used for the purpose of providing you with your Service.

*Account Information* : in order to provide you with the Services, we require information to create an account with us, including name, contact number, email address, a password and date of birth.

*Address Information* : to provide you with a telecommunications service, we are legally obliged to collect your primary home address. We also require your address, which may be different to your home address, for delivery of any physical products.

*Identification Information*: to provide or protect a telecommunications service, Yomojo may be required or permitted by law to collect identity information. This may include your full legal name, date of birth, residential address, and details from government-issued identity documents such as a driver licence, passport or Medicare card. We may request this information when you apply for or activate a service, port a mobile number, request access to account information, replace a SIM, change account ownership, update sensitive account details or perform another high-risk transaction. Before checking identity-document information electronically with the relevant document issuer or official record holder through third-party systems, Yomojo will ask for your express consent. Further information is available in Yomojo's Identity Verification Requirements, published on our website.

*Telecommunications Information* : in circumstances where you nominate to bring your existing mobile number from another mobile service provider to us through Mobile Number Portability, we require specific information, being the mobile number, your existing service provider and other account-identifying information in order to port your number to us.

*Information You Provide to Us for Support* : when you use our support channels you may share with us information in emails, over the telephone, or in online chat services. We will capture this information as a record of what we've been asked to and have done for you. We do this for quality and service assurance purposes.

*Payment Information* : to facilitate payment for the Services we provide to you, we require you to provide us with payment method details. We do not store this information directly but provide it to Payment Card Industry compliant payment gateways to store and process.

*End-User Information*: while you may be the account holder, our Services can and are intended to be used by your nominated End-Users. When registering an End-User, we may ask you for their name, date of birth and PIN or password. This information may be required to provide you with the Services.

Requests for Information: we may ask for and collect information in surveys and forms as well as posting forums such as Facebook and in blog comments. Where this is undertaken using third-party services, those services' own privacy policies apply to information you submit through them.

*System Operational Information* : our Products and Services log system-level activities. This information is captured for quality assurance purposes only.

*Web and Internet Information* : We use automatic data collection technology (such as Google Analytics) when you visit our Sites. We may collect information such as your IP address, internet service provider, browser type, operating system and language, referring and exit pages and URLs, date and time, amount of time spent on particular pages, what sections of the website you visit, number of links you click while on the website, search terms, and other data. This information is collected automatically and is pseudonymised or aggregated where practicable. Limited web and app usage information may be shared with our analytics and digital advertising providers, as described in this Policy.

We also use cookies and similar technologies to operate our website, maintain sessions, remember preferences, understand how our website and Services are used, and improve customer experience. You can manage cookies through your browser settings, although disabling some cookies may affect website functionality.

*Third-party Authentication Information*: for convenience, we may offer you the ability to sign-in to our Sites and Apps using third-party authentication services (such as Facebook and Google). Where you choose to use such services, we will exchange authentication information with them such as your email address. You will be required to accept their terms of use and policies with respect to the exchange of information. Their privacy policies apply to information you provide to them.

Yomojo stores customer information in secure systems in Australia. Access is limited to authorised Yomojo personnel and service providers who require it for approved business purposes.

*Identity-verification records*: Yomojo may collect and retain a record of your consent, the verification method used, the date and time of the check, the outcome, a transaction or audit reference, and limited supporting information needed to resolve an unsuccessful or disputed check. The information retained depends on the service, transaction, verification method and applicable law.

## **3 USE AND SHARING OF DATA**

### **3.1 Examples of what your information may be used for**

Having your information means we are able to provide you with relevant and timely information regarding your account and your Service. The main reason we collect this information is to provide you with your Services, examples of this are:

- billing you for your Services;
- administering and managing your Services;
- providing you with or notifying you of Service-related information;
- letting you know about our Services and how we can help you with your phone usage;
- providing you with the chance to share your opinions;
- where required by industry code or standard or by law enforcement agencies;
- where legally required as a supplier of telecommunications services;
- business planning and development;
- providing you with offers about Yomojo products and services, where permitted by law, with an easy option to unsubscribe;
- receiving advice (legal or financial); and
- assisting fraud prevention agencies.

### **3.2 How do we use the information?**

We specifically use your information to:

- provide you with access to different parts of our website;
- reduce the risk of crime and fraud;
- investigate complaints made by customers;
- analyse the market and produce reports;
- tell you about new or existing Yomojo products and offers, where permitted by law;
- carry out debt tracing, debt recovery, credit management and fraud or financial-crime prevention; and
- send direct marketing communications where permitted by law. You may opt out at any time by using the unsubscribe facility in a communication, updating your preferences through your Yomojo dashboard, or contacting us. We will action your request within a reasonable period. Opting out of direct marketing will not prevent Yomojo from sending essential account, billing, security or Service-related communications.
- *Identity-verification information:* Personal information collected specifically for an electronic identity-verification check will be used or disclosed only for identity verification, fraud prevention, account security, legal or regulatory compliance, audit, complaint handling and dispute resolution. It will not be used for customer profiling, tracking for unrelated purposes, direct marketing, advertising, promotion, offering additional goods or services, or market research.

### **3.3 Third parties**

We disclose personal information to third parties only where you have authorised the disclosure, where it is reasonably necessary to provide or manage our Services, or where disclosure is otherwise permitted or required by law.

This may include disclosure to:

- an authorised account representative or nominated additional account user, within the scope of the authority or account permissions provided to them.
- a parent or legal guardian where they are authorised to act for the individual.
- an attorney, trustee, executor, administrator or other legal representative where they are authorised by the individual or by law.

We may disclose your information to third parties who work with us in carrying out our business and providing, promoting or improving our Products and Services. This includes related bodies corporate, suppliers and business partners, agents, consultants and advisers.

For example, this may include:

- regulatory or legal bodies overseeing a complaint or concerns of yours (such as the Telecommunications Industry Ombudsman);
- technicians we engage to ensure your Service is working;
- suppliers we use to supply you the Service;
- debt collectors or other such companies that assist in debt recovery;
- credit reporting bodies or credit providers if there are failed payments;
- fraud-checking and authorised security agencies to carry out checks;
- identity-verification and Digital ID providers, document issuers and official record holders that assist us to verify identity;
- other telecommunications and information service providers when, for example, you are moving services between one or another;
- our professional advisors or contractors, for example our auditors, accountants or lawyers;
- market research and customer review organisations that can assist us in developing the quality of our Services and Products;
- digital advertising platforms we use to advise you of our Products and Services; and
- any authorised government or regulatory authority or enforcement agency where we are required or specifically permitted under law to.

### **3.4 Overseas disclosure**

We may disclose personal information to, or allow it to be accessed by, authorised overseas recipients located in the Philippines and Sri Lanka. Yomojo stores customer information in secure systems in Australia. Where another overseas location is relevant to a particular identity-verification or Digital ID service, Yomojo will identify that country in the applicable collection notice or this Policy where practicable before the check occurs. Our website analytics and digital advertising providers (such as Google and Meta) may also process limited web and app usage information on servers located overseas, including in the United States.

Where overseas access or disclosure occurs, Yomojo takes reasonable steps to ensure personal information is protected and handled consistently with applicable Australian privacy obligations.

### **3.5 Automated decision-making**

Yomojo may use computer programs to help make decisions that could significantly affect you, including in credit assessment, fraud and financial-crime prevention, identity verification, and Service management (for example, suspending or restricting a Service for non-payment or suspected fraud). These decisions may use account, identity, usage, payment and credit-related information, and some may be made solely by automated means. If you have a question or concern about a decision you believe was made using an automated process, you can contact us and ask for it to be reviewed by a person.

## **4 RETENTION OF INFORMATION**

Yomojo retains personal information for as long as reasonably necessary for the purpose for which it was collected, or for any period required by Australian law, a regulator, court or authorised government agency. As a supplier of telecommunications services, Yomojo is also required to retain certain telecommunications data for at least two years under Part 5-1A of the Telecommunications (Interception and Access) Act 1979 (Cth).

We routinely review the information we hold and take reasonable steps to securely destroy or de-identify it when it is no longer required, subject to applicable legal and record-keeping obligations.

Where identity information is collected solely to complete an identity check for activation of a prepaid mobile service, Yomojo does not make or retain a copy of the identity document and does not retain its government document number after verification, unless doing so is required or authorised by law. Yomojo may retain limited records of the customer's consent, the date and method of the check, the verification outcome and a transaction or audit reference where reasonably necessary for security, fraud prevention, compliance, complaint handling or dispute resolution.

## 5 ACCESSING YOUR INFORMATION

### 5.1 Registered Customers

If you are a Yomojo customer, you can access and update some information through your dashboard. You may request access to other personal information Yomojo holds about you by emailing [privacy@yomojo.com.au](mailto:privacy@yomojo.com.au). We may need to verify your identity before providing access and will respond within a reasonable period. If we cannot provide access, we will explain the reason where required and tell you how to complain.

You may ask us to correct personal information that is inaccurate, out of date, incomplete, irrelevant or misleading by emailing [privacy@yomojo.com.au](mailto:privacy@yomojo.com.au) or updating available details through your dashboard. If we do not make the requested correction, we will explain why where required and tell you how to complain.

We aim to acknowledge an access or correction request within 7 calendar days. We will generally respond within 30 calendar days of receiving it by providing access, making the requested correction, or giving you written reasons where we are unable or permitted to refuse to do so. We will also explain how you may make a complaint where required by law.

## 6 SECURITY AND PROTECTION

Yomojo uses technical and organisational measures to protect personal information from misuse, interference, loss and unauthorised access, modification or disclosure. These measures include:

- using identity checks and, for high-risk telecommunications transactions, multi-factor authentication to confirm identity and authority and to check that the details we hold are correct and up to date;
- regularly monitoring, training and quality assessing our staff in matters of privacy;
- storing Yomojo customer records in secure systems in Australia, subject to authorised overseas access or processing disclosed in this Policy or an applicable collection notice;
- providing system access only via controlled logins and different security and authorisation levels that ensure access to information for all staff is related only to the job role they perform and have been trained for;
- ensuring functional restrictions apply including remote access being applied to limited people specifically to perform their mandated job role;
- securing our property and operational systems with authorised security access only;

- ensuring system access and modification to customer records is logged under the specific staff member and conducting occasional audits to monitor this activity;
- applying security restrictions to copying, printing and recording information, and limiting those activities to authorised personnel; and
- implementing strict security protocols on the transfer of data within Yomojo.

## **6.1 Communication**

Communications over the internet may not always be secure. Yomojo uses reasonable safeguards to protect personal information and regularly reviews its security controls.

If an eligible data breach is likely to result in serious harm, Yomojo will notify affected individuals and the Office of the Australian Information Commissioner as required by law.

## **6.2 Children and young people**

Yomojo Services may be used by authorised end-users who are under 18. The account holder is responsible for providing information about an end-user and for ensuring they have authority to do so.

Where Yomojo collects personal information directly from a person under 18, we may consider whether that person has sufficient maturity and understanding to make decisions about their personal information. Where appropriate, we may require the involvement or authorisation of a parent, legal guardian or other person authorised to act on their behalf.

## **6.3 Requests concerning a child**

A parent, guardian or account holder may contact [privacy@yomojo.com.au](mailto:privacy@yomojo.com.au) to ask about, access or correct personal information relating to a child, subject to appropriate identity and authority checks.

# **7 CHANGES TO THIS PRIVACY POLICY**

We may update this Policy from time to time. The current version will be published at <https://www.yomojo.com.au/privacy-policy>. Where changes are material, we will also notify affected customers by email where practicable.

# **8 COMPLAINTS**

If you have a concern or complaint about how Yomojo has handled your personal information, email [privacy@yomojo.com.au](mailto:privacy@yomojo.com.au) with details of the issue. We will acknowledge the complaint as soon as practicable, investigate it fairly and aim to provide an outcome within 30 calendar days. General service complaints may be sent to [complaints@yomojo.com.au](mailto:complaints@yomojo.com.au) and are handled under our [Complaints Handling Policy](#).

Credit reporting enquiries and complaints are also covered by the [Yomojo Credit Reporting Policy](#), effective 15 July 2026, available through Yomojo's Terms and Policies page.

If you are not satisfied with our response, you may contact the Telecommunications Industry Ombudsman at <https://www.tio.com.au/> for telecommunications complaints or the Office of the Australian Information Commissioner at <https://www.oaic.gov.au/> for privacy complaints.

## 9 CONTACTING US

The following are our contact details:

Yomojo Pty Ltd ACN 609 279 245

Phone: 1300 YOMOJO (1300 966 656)

International: +61 2 8089 1602

Privacy email: [privacy@yomojo.com.au](mailto:privacy@yomojo.com.au)

Complaints email: [complaints@yomojo.com.au](mailto:complaints@yomojo.com.au)

Address: Level 5, 121 Walker Street, North Sydney NSW 2060

Website: <https://www.yomojo.com.au/>

Privacy Policy: <https://www.yomojo.com.au/privacy-policy>