

Yomojo DVS Policy

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1 WHY DOES YOMOJO ASK FOR ID?

At Yomojo, protecting customers from identity theft, fraud, SIM swapping and unauthorised account activity is a priority. We may ask you to provide personal information or complete an authentication step before we supply a Service or make a significant account change. Identity verification and authentication help us to ensure that:

- The person opening or managing an account is who they claim to be.
- Mobile services are not obtained using stolen or fraudulent identities.
- Existing customers are protected from unauthorised account access.
- Yomojo complies with applicable Australian telecommunications, privacy and identity verification laws.

We may also conduct a credit check for an eligible postpaid Service. Further information is available in our Credit Reporting Policy through Yomojo's Terms and Policies page at <https://www.yomojo.com.au/terms>.

2 WHEN MAY WE ASK YOU TO VERIFY YOUR IDENTITY?

We may require identity verification when:

2.1 New Services

- Applying for a new mobile, broadband or telecommunications service.
- Activating certain prepaid services.
- Porting a mobile number to Yomojo where additional verification is required.

2.2 Account Changes

- For Changing account ownership.
- Updating sensitive account information.
- Replacing a SIM card.
- Requesting access to account information.
- Performing high-risk transactions or account changes.

2.3 Fraud Prevention

- Where we detect unusual activity.

- Where additional verification is required to protect your account.
- Where we are unable to authenticate you using standard account security measures.

3 HOW DO WE VERIFY YOUR IDENTITY?

Yomojo may use account authentication, document checks, electronic identity-verification services, accredited Digital ID services and other methods permitted by law. The method used depends on the service or transaction, the information already held on the account and the level of fraud risk.

Methods may include:

- Secure account login or authentication information.
- One-time verification codes or secure links sent to a registered mobile number or email address.
- Confirmation that you control an existing service associated with the account.
- Manual or visual review of government-issued identity documents.
- Electronic checking of identity-document information with the relevant document issuer or official record holder through authorised third-party systems.
- An accredited Digital ID service, where available.
- Other authentication or verification methods permitted by law or applicable telecommunications rules.

Yomojo uses multi-factor authentication for SIM replacements, changes of ownership and other high-risk telecommunications transactions where required by applicable rules.

4 WHAT IDENTITY DOCUMENTS DO WE ACCEPT?

Yomojo The documents accepted depend on the service, transaction, verification method, issuing authority and information supported by Yomojo's verification provider. We may ask for one or more of the following:

4.1 Government-issued identity documents

- Australian Driver Licence
- Australian Passport

- Medicare Card

4.2 International identification documents

- International Passport
- International Passport with a valid Australian Visa

4.3 Additional documents for manual verification

In some circumstances, including where electronic verification is unavailable or unsuccessful, we may request additional supporting documentation such as:

- Government concession cards
- Utility bills
- Bank cards
- Birth certificates
- Other documents permitted under applicable verification requirements

All identification documents must:

- Be current and valid, unless an expired document is permitted by law or the relevant verification method.
- Not be reported as lost or stolen.
- Match the information provided on your application or account.
- Be provided in an original, certified or other accepted form where required for manual verification.

5 ELECTRONIC IDENTITY VERIFICATION

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.

5.1 How electronic identity verification works

Yomojo may use authorised electronic identity-verification services to compare limited information from an identity document with information held by the relevant document issuer or official record holder through third-party systems.

These checks may be used when you apply for or activate a service, request a significant account change, or where additional verification is reasonably required to protect against fraud or unauthorised activity.

Electronic verification can reduce manual document handling, improve accuracy and speed up service activation while supporting account security.

5.2 What information is shared?

Yomojo or its authorised identity-verification provider may transmit only the identity-document information reasonably necessary to perform the check. The information may be provided to the relevant document issuer or official record holder through an authorised third-party system.

Yomojo does not use information collected specifically for the electronic check for customer profiling, tracking for unrelated purposes, direct marketing, advertising, promotion, offering additional goods or services, or market research.

5.3 What information does Yomojo receive?

Depending on the provider and verification method, Yomojo may receive a match or no-match response, or an identity-verification outcome based on multiple checks.

Yomojo does not receive a copy of the document issuer's official record or unrelated personal information held by the issuer.

A successful result confirms only that the identity-document information supplied corresponds with information held by the relevant issuer or official record holder. It does not, by itself, establish that the person submitting the information owns the document. Yomojo may use additional authentication measures to confirm that the person is authorised to make the request.

Electronic document verification does not compare your face with the photograph on an identity document. If Yomojo uses a separate facial or biometric verification process, we will tell you before collecting that information and obtain any consent required by law.

<https://www.idmatch.gov.au/resources/privacy-statement-identity-verification-services>

Australian Government verification hubs do not retain the identity information submitted for matching. Limited transaction information or de-identified metadata may be retained for the minimum period required for auditing, security or legal purposes. Yomojo and its providers handle any records they retain as described on this page and in our Privacy Policy.

<https://www.idmatch.gov.au/>. The [Government IDMatch website](#) explains Australian Government identity-verification services and the third-party systems through which organisations may perform checks.

6 YOUR CONSENT

Before conducting an electronic identity-verification check, Yomojo will ask for your express consent. Consent is not inferred from your acceptance of general terms or from your continued use of a Yomojo service.

If you do not consent, Yomojo will not conduct the electronic check. We may offer another verification method where one is available. If we cannot verify your identity using an appropriate method, we may be unable to complete the application, activation or account transaction.

At the point of verification, Yomojo will provide a clear consent statement that identifies the information being checked, the purpose of the check, the relevant third-party system and the consequences of refusing consent.

7 YOUR RIGHTS

- You may withhold consent to an electronic identity-verification check. Yomojo may instead require an alternative verification method before completing the requested service or transaction.
- You may request access to or correction of personal information Yomojo holds about you, subject to applicable law.
- You may complain to Yomojo if you have concerns about how your personal information has been handled.

Further information is available in our [Complaints Handling Policy and Privacy Policy](#).

8 WHAT HAPPENS AFTER YOU SUBMIT YOUR IDENTITY DOCUMENT INFORMATION TO US?

The information required for the check is transmitted securely to Yomojo's authorised verification provider. Yomojo receives the verification response or outcome described above.

<https://www.idmatch.gov.au/resources/privacy-statement-identity-verification-services>

A no-match result does not necessarily mean the document is invalid or that fraud has occurred. It may result from an input error, a difference in the issuer's record or a temporary system issue. Yomojo will not use the electronic result as the sole basis for a decision and may ask you to correct the information or complete a secondary or alternative verification process.

9 HOW IS YOUR PERSONAL INFORMATION PROTECTED?

Yomojo takes the protection of your personal information seriously.

Identity information collected for verification is handled in accordance with applicable laws and requirements, including:

- The Privacy Act 1988 (Cth)
- The Australian Privacy Principles (APPs)
- The Identity Verification Services Act 2023 (Cth) and applicable access or participation conditions, where relevant;
- Applicable telecommunications legislation, identity-check and customer-authentication rules; and
- Applicable Digital ID requirements where an accredited Digital ID service is used.

We implement security measures designed to protect personal information from:

- Unauthorised access
- Misuse
- Interference
- Loss
- Unauthorised disclosure

Access to identity-verification information is restricted to authorised personnel and service providers who require it for verification, fraud prevention, account security, legal compliance, audit, complaint handling or dispute resolution.

10 THIRD-PARTY VERIFICATION PROVIDERS

Yomojo may engage authorised third-party identity-verification or Digital ID providers to conduct checks or provide verification outcomes on our behalf.

These providers may communicate with document issuers, official record holders or Australian Government identity-verification systems through authorised third-party systems.

Yomojo requires its providers to protect personal information in accordance with applicable privacy laws and contractual obligations. Yomojo stores customer information in secure systems in Australia. Where overseas processing or access applies to a verification method, Yomojo will notify you before the check and identify the relevant countries in our Privacy Policy or collection notice where practicable.

11 WHAT INFORMATION IS RETAINED?

Yomojo may retain limited records of an identity-verification activity, including:

- Your consent to the check;
- The date and method of verification;
- The verification outcome;
- A transaction or audit reference; and
- Limited supporting information needed to resolve an unsuccessful or disputed check.

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 retains records required for high-risk customer authentication for the period required by applicable telecommunications rules.
- Other identity-verification records may be retained where reasonably necessary for fraud prevention, account security, compliance, audit, complaint handling or dispute resolution.
- Further information about retention and disposal is available in our [Privacy Policy](#).

Yomojo does not retain identity-verification information longer than reasonably necessary and securely destroys or de-identifies it when it is no longer required, subject to legal and record-keeping obligations.

12 IF IDENTITY VERIFICATION CANNOT BE COMPLETED

If an electronic check cannot be completed or returns a no-match result, Yomojo may:

- Ask you to check or correct the information submitted;
- Request additional information or supporting documentation;
- Ask you to complete a secondary or alternative verification process;
- Delay processing while verification is completed; or
- Be unable to provide or continue the relevant product, service or account transaction if your identity or authority still cannot be verified.

Yomojo does not treat a no-match result alone as evidence of fraud. We consider the available information and any alternative verification completed.

13 SUSPECTED MOBILE NUMBER PORTING FRAUD

Yomojo may complete an additional identity-verification process before a mobile number is ported. If you suspect that your mobile number has been fraudulently ported, act immediately:

- Contact Yomojo Customer Care so we can investigate and help secure the Service.
- Report the activity to the Australian Federal Police or the relevant State or Territory police.
- Report the incident to Scamwatch at <https://www.scamwatch.gov.au/report-a-scam> and seek identity and cyber support from IDCARE at <https://www.idcare.org>.
- Contact your financial institution and secure any online accounts that may rely on the affected mobile number.

13.1 Need Help?

We understand that some customers may have unique circumstances or accessibility needs.

If you have difficulty completing identity verification, contact Yomojo Customer Care. We will work with you to identify an accessible and appropriate verification method.

13.2 Contact us

- Phone: 1300 YOMOJO (1300 96 66 56)

- Email: support@yomojo.com.au
- Online support: <https://www.yomojo.com.au/help>
- Privacy enquiries: privacy@yomojo.com.au
- Complaints: complaints@yomojo.com.au or <https://www.yomojo.com.au/complaint>

13.3 Further information

<https://www.idmatch.gov.au/> For general information about Australian Government identity-verification services and third-party verification systems, visit the Government IDMatch website.

For information about how Yomojo collects, uses, discloses, secures and retains personal information, and how to request access or correction, see our Privacy Policy.

Yomojo Terms and Policies: <https://www.yomojo.com.au/terms>.