



## Privacy Policy

Effective Date: June 16 2023

At You Only Get One Life Pty Ltd (referred to as "YOGOL," "we," "us," or "our"), we value and prioritize the privacy and security of your personal information. This Privacy Policy outlines how we collect, use, store, and disclose your personal information in compliance with the Privacy Act 1988 and the Australian Privacy Principles (APPs).

### Collection of Information

We collect your personal information for various purposes, including:

- Delivering products or services to you;
- Understanding your requirements and preferences to improve our service;
- Preparing your financial plan and providing financial advice;
- Establishing and managing your investments and accounts;
- Implementing your investment and insurance instructions;
- Processing contributions, transfers, or benefit payments;
- Monitoring and reporting the investment performance of your account;
- Reviewing your financial plan;
- Providing you with future products and services of interest;
- Fulfilling regulatory and legislative requirements.

### Methods of Information Collection

We generally collect information through the following means:

- Gathering necessary facts from you for a fair assessment of your insurance or financial needs and objectives (referred to as "Fact Find");
- Completion of application forms for insurance, claims, investments, or superannuation;
- Supplementary medical or financial questionnaires.

Please note that failure to provide your personal information may limit our ability to provide you with products or services. You can authorize an individual as your representative to access your personal information, with the authority revocable at any time.

YOGOL may also collect personal information from third parties or publicly available sources if you have provided consent or if it can reasonably be expected that consent has been provided by you.



## **Privacy on the Internet**

YOGOL and our Authorized Representatives may collect personal information from you through websites. Passwords and personal identification numbers provided to access online details will be kept confidential and secure at all times.

## **Cookies**

Cookies are text files stored on a computer when visiting a website, primarily used for identifying users or customizing web pages. YOGOL and our Authorized Representatives may use cookies on our websites. Clearing cookies from your browser is a straightforward procedure, typically explained in your browser's help file. While we strive to ensure your security, please note that no data transmission over the internet can be guaranteed as completely secure.

## **Links to Third-Party Websites**

YOGOL and our Authorized Representatives may include links to external industry parties on our web pages. Please be aware that the content and views expressed on these third-party websites are not our responsibility.

## **Tax File Numbers**

In some cases, YOGOL and our Authorized Representatives may require your tax file number (TFN) to provide specific products or services, such as managed fund investments and superannuation products. Your TFN information will be securely stored, destroyed, or permanently de-identified when no longer needed.

## **Information We Collect**

The personal information we generally collect includes:

- Name;
- Address;
- Phone number;
- Email address;
- Age details;
- Occupation;
- Financial details;
- Health details;
- Transaction information;
- Bank account details;
- Tax File Number;
- Income details from employers;
- Dependent details;
- Beneficiary details.



Sensitive information, such as health information, will be subject to a higher level of privacy protection.

### **Disclosure of Personal Information**

In some cases, YOGOL and our Authorized Representatives may disclose your personal information to third parties to assist in providing you with products or services. This may include:

- Doctors, medical services, or organizations to collect information for insurance applications or claims;
- Investment administrators or superannuation trustees;
- Employers in relation to employer-sponsored superannuation arrangements;
- Personal representatives or individuals entitled to receive your death benefit;
- External dispute resolution services, insurers, or legal representatives;
- Policy owners (excluding life insurers who are not the owner);
- Authorized financial institutions for payment confirmation;
- Service providers for business system maintenance, review, and development;
- Regulatory bodies as required by law (including the Australian Securities and Investment Commission).

When required by law or regulatory bodies, YOGOL and our Authorized Representatives will comply with requests for information.

### **Information Storage and Security**

Your hard copy and electronic records are stored securely in our buildings and internal information systems.

### **Personal Information Protection**

We prioritize the protection of your information through staff training, secure storage, and system security. YOGOL will take reasonable steps to destroy or de-identify your personal information when no longer needed.

### **Collection of Sensitive Information**

For certain life risk products, such as life insurance or income protection insurance, we may need to collect sensitive information about your health. This information will only be collected with your consent through the product's application form. It may be sourced from you, your medical professionals, or other medical professionals who conducted relevant tests. We will only collect sensitive information with your consent unless required by law.

### **Geographic Operations**

YOGOL operates solely within Australia. In the event of expansion into other countries, your personal information may be shared with YOGOL employees in those countries.



## **Overseas Data Transfers**

When sending your personal information to overseas recipients, we ensure that appropriate data handling and security measures are in place.

Authorized Representatives of YOGOL may have their outsourcing arrangements and transfer your information to countries not mentioned above. Your financial adviser will disclose such arrangements to you separately.

## **Sale of an Authorized Representative's Business**

If an Authorized Representative plans to sell their business or is no longer eligible to provide advice, we may disclose some of your personal and sensitive information to potential purchasers for conducting due diligence investigations. Disclosures will be made confidentially, conditional on no personal information use or disclosure by the purchasers. If a sale is finalized, YOGOL or our Authorized Representatives may transfer your personal information to the buyer. You will receive notice by mail, allowing you to object to the transfer within 14 days.

## **Access to Personal Information**

You have the right to access your personal information held by YOGOL or our Authorized Representatives, subject to limited exceptions or legal requirements. Considerations for granting access include commercially sensitive decision-making processes, unlawfulness, lawful denial, or potential prejudice to an investigation of unlawful activity. To request access, please contact the Privacy Officer as detailed in this policy. A small fee may apply, and we will notify you in advance. Generally, you will receive the requested information within 14 days of the request.

If you believe that the personal information we hold about you is incorrect, you have the right to request correction.

In cases where we are unable to provide access or correct your information, we will inform you and provide an explanation.

## **Privacy Officer**

YOGOL has appointed a Privacy Officer to handle privacy-related queries or issues. This senior-level representative has access to the Board.

Privacy Officer:

Name: Peter Stemm

Phone: 1300 705 805

Email: [peter@transitfp.com.au](mailto:peter@transitfp.com.au)

Post: 85 Hudson Rd Albion QLD 4010



We take your privacy seriously and address any complaints through our complaints handling process. All complaints receive fair consideration, and we aim to resolve them within 45 days. We encourage you to submit your complaint to the Privacy Officer via email or post, as mentioned above. If we are unable to conclude the investigation within 45 days, we will contact you to request an extension.

If you believe that your concern was not resolved satisfactorily, you may contact the Office of the Australian Information Commissioner. You can do so by:

Visiting [www.oaic.gov.au](http://www.oaic.gov.au) and submitting an online form;

Obtaining a hard copy form at [www.oaic.gov.au/about-us/contact-us-page](http://www.oaic.gov.au/about-us/contact-us-page);

Phone: 1300 363 992;

Fax: 02 9284 9666;

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

The Office of the Australian Information Commissioner is also available via Social Media outlets. Please refer to the

Contact Us page at [www.oaic.gov.au/about-us/contact-us-page](http://www.oaic.gov.au/about-us/contact-us-page).