

Mind Across Borders Psychology Privacy Policy & Terms of Service

Effective Date: 6 April 2026



1. Privacy Policy

Mind Across Borders Psychology (“we”, “us”, “our”) is committed to protecting your personal information in accordance with the **Australian Privacy Principles (APPs)**.

1.1 Information We Collect

- Personal details (name, date of birth, contact information)
- Emergency contact information
- Health and psychological information relevant to therapy
- Session notes, billing information, and communications

1.2 How We Use Your Information

- To provide psychological services via telehealth
- To manage appointments, billing, and administrative purposes
- To comply with legal obligations, including reporting risk of harm

1.3 How We Store Your Information

- Secure digital systems with password protection
- Retained for a minimum of 7 years in accordance with Australian professional standards
- Reasonable steps are taken to prevent unauthorized access, but no system is completely secure

1.4 Disclosure of Information

We will only share your information:

- With your consent
- Where required or permitted by law (e.g., risk of harm, child protection)

1.5 Access and Correction

You can request access to your records or ask for corrections by contacting admin@mindacrossborderspsychology.com

1.6 Complaints

If you have concerns about your privacy, you can contact us directly or the **Office of the Australian Information Commissioner (OAIC)**.





1.7 Cross-Border Note

Services are delivered from outside Australia. While we adhere to Australian professional standards, some legal protections may vary depending on your location.

1.8 Insurance Limitations

- Our services are delivered from outside Australia. While we adhere to Australian professional standards, our professional indemnity insurance **does not cover clients located in the USA or Canada.**
- Clients located in these countries are therefore **unable to receive services from Mind Across Borders Psychology.**

2. Terms of Service

2.1 Services Provided

- Telehealth psychological services via video or phone
- Flat fee of \$70 AUD per session, private and non-rebateable
- Services are provided from outside Australia and are not part of Medicare or public health systems

2.2 Client Responsibilities

- Attend sessions from a private, secure location
- Provide accurate contact and emergency information
- Notify of cancellations at least 24 hours in advance

2.3 Payments and Cancellations

- Payment is required before or at the time of each session
- Late cancellations or no-shows may incur the full session fee

2.4 Emergency and Crisis Situations

- These services are **not a crisis service**
- If in danger, contact local emergency services immediately

2.5 Limitations and Liability

- Telehealth may have technical issues and limitations
- Services do not replace emergency, medical, or legal advice
- We are not liable for damages arising from use of services beyond what is reasonably foreseeable

2.6 Privacy and Confidentiality

- Your information is protected under our **Privacy Policy**





- Confidentiality limits follow legal requirements and APS guidelines

2.7 Governing Law

- Services are governed by Australian law
- Clients are responsible for ensuring services are permissible in their jurisdiction

2.8 Changes to Terms

- We may update these terms; changes will be effective when posted on mindacrossborderspsychology.com

2.9 Service Limitations Based on Location

- Our professional indemnity insurance **does not extend to clients in the USA or Canada.**
- Clients located in these countries **cannot access services** from Mind Across Borders Psychology.

2.10 Billing and Refund Policy

- **Fee:** All sessions are charged at a flat rate of AUD \$70 per session.
- **Payment Timing:** Payment is required **before or at the time of the session.**
- **Cancellation Policy:**
 - Cancellations must be made at least **24 hours in advance.**
 - Cancellations made with less than 24 hours' notice, or no-shows, may incur the **full session fee.**
- **Refunds:**
 - Refunds are only available if the session is **cancelled by the psychologist** or due to **technical failure** on our side.
 - Sessions missed by the client without proper notice are **non-refundable.**
- **Payment Methods:** Payments can be made via website booking (Stripe) or other secure payment methods approved by the psychologist.
- **Billing Process for Direct Clients (WhatsApp/Email):**
 - Clients contacting the psychologist directly may receive a **secure payment link** via Stripe for the session amount.
 - The session is only **confirmed once payment has been received.**
 - Payment records will be stored in accordance with APS and privacy guidelines.

2.11 Letters and Reports for Visa or Legal Purposes

Clients may request letters or reports for visa, legal, or court purposes. Please note the following:

- A **minimum of 4 sessions** is required before a letter or report can be issued. This ensures that any statements accurately reflect observed clinical presentation and reported experiences over time.
- Letters will describe **clinical observations and reported experiences**; they **do not constitute legal verification or determination of events.**





- Initial sessions focus on **assessment, support, and safety planning**, rather than letter preparation.
- Requests outside these parameters may not be accommodated until the minimum sessions and professional assessment requirements are met.

2.12 Cost of Letters and Reports

- Any formal letter or report requested for visa, legal, or court purposes may incur an additional fee.
- The fee will cover the **time required for assessment, review of clinical notes, preparation, and professional drafting** of the document.
- Clients will be provided with a **quote or fee estimate** before the letter is prepared, and the letter will only be issued once payment arrangements are confirmed.
- The cost is separate from standard therapy session fees unless otherwise agreed in writing.

Acknowledgment

By signing the consent form, you acknowledge that you have read and understood this Privacy Policy and Terms of Service.

End of Document

Mind Across Borders

— PSYCHOLOGY —

