

# Privacy Policy

## **We're committed to protecting your personal privacy.**

This policy applies to YLM Financial Services trading as YLM Services (**we, us and our**).

It lets you know about the kind of personal information that we collect and the ways we use it.

This privacy policy was last updated on 21 March 2022.

## **1. Collection of your personal info**

### **What is personal information?**

Personal information includes any information or opinion about an identified individual, or information from which a person's identity can be reasonably determined. The information or opinion will still be personal information whether it is true or not, and regardless of whether we have kept a record of it.

The information that we seek to collect about you will depend on the products or services that we provide. If you do not allow us to collect all of the information we request, we may not be able to deliver all of those services to you.

### **What kinds of personal information do we collect and hold?**

The types of personal information we collect and hold may include your:

- name;
- date of birth;
- contact details (including your residential address, email address and mobile number);
- device information (such as device type, operating system, IP address, geo-location information and connection information);
- biometric information (such as video footage or photographs of your face);
- identification documents and related government identifiers (such as your driver licence, passport and Medicare information);
- financial details (including bank account information); and
- transaction information and records of our interactions with you.

If you're a YLM Services customer, we may also collect your:

- gender;
- employment information (such as employment details and salary); and
- nominated beneficiary details.

Sensitive information (such as information about your religious beliefs or affiliations, racial or ethnic origin, political opinions, criminal record, sexual orientation or practices, health information and biometric information) is a subset of personal information.

If we need this type of information, we'll ask for your permission – except where otherwise allowed by law.

### **How do we collect your info?**

We only collect your personal information by lawful and fair means. We'll generally collect your personal information directly from you (for example, when you apply for or request information in relation to a product or service online or over the phone). We'll also collect your personal information during the course of our relationship with you, which may include recording your interactions with us.

Occasionally we may collect personal information about you from other sources including other public sources, information brokers, your employer, your bank, providers of identity verification services and referral partners.

When you provide information about another individual to us (for example when you nominate a beneficiary) you will need to first obtain their consent and tell them about our Privacy Policy.

### **Why do we collect your info and how do we use it?**

We may collect and use your personal information:

- to provide you with information about our products or services;
- to arrange, provide travel services for you (this includes processing your itineraries for a trip, and booking a hotel room for you and other travel related bookings).
- to verify your identity, to verify your bank account information, and investigate and protect against fraud and unlawful activity;
- to comply with laws which apply to us, including laws which help us to combat financial crime (such as anti-money laundering and counter-terrorism financing laws, and economic and trade sanctions laws);
- to assist regulatory authorities and to protect our lawful interests; and
- subject to our legal obligations and your request to opt-out, to provide you with promotional information about our services (we may also share your personal information with our related bodies corporate and joint promotion partners for this purpose).

### **What if you don't provide your info to us?**

You don't have to give us your personal information. However, if you don't, we may not be able to provide our products or services, or more information about them.

## **2. Disclosing your personal info**

We may share your personal information with our partner travel agencies. This helps us offer you a high-quality customer experience.

We may also share your information:

- as required or permitted by any law. For example, in response to a subpoena; and
- in accordance with your consent (which may be express or inferred from the circumstances).

We take all reasonable steps to ensure that these organisations are bound by confidentiality and privacy obligations with respect to the protection of your personal information.

### **3. Accessing and correcting your personal info**

You may request access to, or correction of, the personal information that we hold about you by contacting us.

There is no fee for requesting access to your personal information, requesting correction of your personal information or for us to make any corrections to your personal information.

### **4. Security**

We take care to protect your personal information and employ a range of technical and administrative procedures to protect such information from unauthorised disclosure or loss. For example:

- access to information systems is controlled through identity and access management;
- employees are bound by internal information security policies and are required to keep information secure;
- all employees are required to complete training about information security; and
- we regularly monitor and review our compliance with internal policies and industry best practice.

We keep personal information in physical and electronic records, both at our own premises and with the assistance of our service providers.

If you are considering sending us any personal information through our website or other electronic means, please be aware that the information may be insecure in transit, particularly where no encryption is used (e.g., email).

We take reasonable steps to destroy or permanently de-identify any personal information when we no longer need it – for example, for business or legal reasons.

### **5. Website**

We collect non-personal information about users of our website, including information on which areas of the website are most often accessed, how users navigate through the site and interact with pages (including fields completed in forms and applications completed), how long visitors visit those areas, and other information such as browser type, operating system and IP addresses to help us manage and improve our website.

We store information that we collect through cookies, log files, and/or third party site traffic software to create profiles of users generally.

We won't ask you to supply personal information publicly over Facebook, Twitter, or any other social media platform that we use. Sometimes we may invite you to send your details to us via private messaging.

### **Cookies**

A "cookie" is a small text file which is placed on your internet browser and which we access each time you visit our website. When you visit the secured pages of our website (i.e. pages that you have

to provide login details to access) we use cookies for security and personalisation purposes. When you visit the unsecured pages of our website (i.e. public pages that you can access without providing login details) we use cookies to obtain information about how our website is being used.

You may change the settings on your browser to reject cookies, however doing so may prevent you from access the secured pages of our website.

### **Email**

When we receive emails, we will retain the content of the email and our response to you where we consider it necessary to do so.

Your email address will only be used or disclosed for the purpose for which is was provided.

### **Security**

We make reasonable efforts to ensure that the most up-to-date security measures are used on our website to protect your personal information. However, we cannot guarantee that any information transmitted via the internet by us, or yourself, is entirely secure. You use our website at your own risk.

### **Links on our website**

Our website may contain links to third party websites. We advise that the terms of this policy do not apply to external websites. If you wish to find out how any third parties handle your personal information, you will need to obtain a copy of their privacy policy.

## **6. Marketing**

We may use your personal information to provide you with information about products and services, including those of third parties, which we consider may be of interest to you.

We may also provide your details to other organisations for specific marketing purposes.

You may opt out at any time if you no longer wish to receive marketing information by "unsubscribe" from marketing messages.

## **7. Contacting us to ask questions, raise concerns or provide feedback**

If you have any questions, concerns, complaints, or feedback about privacy, please contact our Privacy Officer:

Privacy Officer  
1800 950 808  
[info@ylmservices.com.au](mailto:info@ylmservices.com.au)

We take your privacy concerns seriously. Where you express any concerns that we have interfered with your privacy or have breached Australian Privacy Principles, we will respond to let you know who will be handling your matter and provide a response within 30 days.

We aim to resolve your concerns in a fair and efficient manner.

## **8. Changes to this policy**

We may make changes to this policy from time to time, without notice to you. An up-to-date copy of this policy is available on our website.