

Privacy Policy for Website

1. We respect your privacy

- a. We respect your right to privacy and are committed to safeguarding the privacy of our customers and website visitors. This policy sets out how we collect and treat your personal information.
- b. We adhere to the Australian Privacy Principles contained in the *Privacy Act 1988* (Cth) and to the extent applicable, the EU General Data Protection Regulation (GDPR).
- c. "Personal information" is information we hold which is identifiable as being about you. This includes information such as your name, email address, identification number, or any other type of information that can reasonably identify an individual, either directly or indirectly.
- d. You may contact us in writing at admin@justdollarsandsense.com.au for further information about this Privacy Policy.

2. What personal information is collected

- a. We will, from time to time, receive and store personal information you submit to our website, provided to us directly or given to us in other forms.
- b. You may provide basic information such as your name, phone number, address and email address to enable us to send you information, provide updates and process your product or service order.
- c. We may collect additional information at other times, including but not limited to, when you provide feedback, when you provide information about your personal or business affairs, change your content or email preference, respond to surveys and/or promotions.
- d. Additionally, we may also collect any other information you provide while interacting with us.
- e. We do not hold any financial information through the website that belongs to you, however, you should be aware that you may be providing financial information to a third party billing service to whom you may be directed at the time of agreeing to a service or purchasing a product on our website. Please ensure that you have thoroughly read their terms and conditions prior to the use of their services, as information provided to a third party is subject to their terms and conditions and not these.

3. How we collect your personal information

- a. We collect personal information from you in a variety of ways, including when you interact with us electronically or in person, when you access our website and when we engage in business activities with you. We may receive personal

information from third parties. If we do, we will protect it as set out in this Privacy Policy.

- b. By providing us with personal information, you consent to the supply of that information subject to the terms of this Privacy Policy.

4. How we use your personal information

- a. We may use personal information collected from you to provide you with information about our products or services. We may also make you aware of new and additional products, services and opportunities available to you.
- b. We will use personal information only for the purposes that you consent to. This may include to:
 - i. i. provide you with products and services during the usual course of our business activities;
 - ii. ii. administer our business activities;
 - iii. iii. manage, research and develop our products and services;
 - iv. iv. provide you with information about our products and services;
 - v. v. communicate with you by a variety of measures including, but not limited to, by telephone, email, sms or mail; and
 - vi. vi. investigate any complaints.
- c. If you withhold your personal information, it may not be possible for us to provide you with our products and services or for you to fully access our website.
- d. We may disclose your personal information to comply with a legal requirement, such as a law, regulation, court order, subpoena, warrant, legal proceedings or in response to a law enforcement agency request.
- e. If there is a change of control in our business or a sale or transfer of business assets, We reserve the right to transfer to the extent permissible at law our user databases, together with any personal information and non-personal information contained in those databases.

5. Disclosure of your personal information

- a. We may disclose your personal information to any of our employees, officers, insurers, professional advisers, agents, suppliers or subcontractors insofar as reasonably necessary for the purposes set out in this privacy policy.
- b. b. If we do disclose your personal information to a third party, we will protect it in accordance with this privacy policy.

6. Security of your personal information

- a. We are committed to ensuring that the information you provide to us is secure. In order to prevent unauthorised access or disclosure, We have put in place suitable physical, electronic and managerial procedures to safeguard and secure information and protect it from misuse, interference, loss and unauthorised access, modification and disclosure.
- b. Where we employ data processors to process personal information on our behalf, we only do so on the basis that such data processors comply with the requirements under the relevant law and that have adequate technical measures in place to protect personal information against unauthorised use, loss and theft.
- c. The transmission and exchange of information is carried out at your own risk. We cannot guarantee the security of any information that you transmit to me or receive from me. Although we take measures to safeguard against unauthorised disclosures of information, we cannot assure you that personal information that we collect will not be disclosed in a manner that is inconsistent with this Privacy Policy.

7. Access to your personal information

- a. You may request details of personal information that we hold about you in accordance with the provisions of the Privacy Act 1988 (Cth), and to the extent applicable to the EU GDPR. If you would like a copy of the information which we hold about you or believe that any information we hold on you is inaccurate, out of date, incomplete, irrelevant or misleading, please email us at admin@justdollarsandsense.com.au.
- b. We reserve the right to refuse to provide you with information that we hold about you, in certain circumstances set out in the Privacy Act or any other applicable law.

8. Complaints about privacy

If you have any complaints about our privacy practices, please feel free to send in details of your complaints to admin@justdollarsandsense.com.au. We take complaints very seriously and will respond shortly after receiving written notice of your complaint.

9. Changes to Privacy Policy

Please be aware that we may change this Privacy Policy in the future. We may modify this Policy at any time, in our sole discretion and all modifications will be effective immediately upon us posting of the modifications on our website or notice board. Please check back from time to time to review our Privacy Policy.

10. Website

- a. *When you visit our website*
 - i. When you use to our website or application (“www.justdollarsandsense.com.au”), we may collect certain information such as browser type, operating system, website visited immediately before

coming to our site, etc. This information is used in an aggregated manner to analyse how people use our site, such that we can improve our service.

b. *Third party sites*

- i. Our site may from time to time have links to other websites not owned or controlled by me. These links are meant for your convenience only. Links to third party websites do not constitute sponsorship or endorsement or approval of these websites. Please be aware that we are not responsible for the privacy practises of other such websites. We encourage our users to be aware, when they leave our website, to read the privacy statements of each and every website that collects personal identifiable information.

11. Use of Cookies

a. *What is a Cookie?*

- i. A cookie is a small piece of data that a website asks your browser to store on your computer or mobile device. The cookie allows the website to "remember" your actions or preferences over time. Most Internet browsers support cookies; however, users can set their browsers to decline certain types of cookies or specific cookies. Further, users can delete cookies at any time.

b. *Why do we use cookies?*

- i. We use cookies to learn how you interact with our content and to improve your experience when visiting our website(s). For example, sous cookies remember your language or preferences so that you do not have to repeatedly make these choices when you visit one of our websites. We also use cookies to help us with geolocation tracking in order to present you with more relevant information. Additionally, cookies allow us to serve you specific content, such as videos on our website(s). We may employ the learnings of your behaviour on our website(s) to serve you with targeted advertisements on third-party website(s) in an effort to "re-market" our products and services to you.

c. *What types of cookies do we use?*

- i. *i. First-Party and Third-Party Cookies – we use both first-party and third-party cookies on our website. First-party cookies are cookies issued from our domain that are generally used to identify language and location preferences or render basic site functionality. Third-party cookies belong to and are managed by other parties, such our service providers. These cookies may be required to render certain forms within our website.*
- ii. *ii. Session Cookies - Session cookies are temporary cookies that are used to remember you during the course of your visit to the website, and they expire when you close the web browser.*

- iii. *iii. Persistent Cookies - Persistent cookies are used to remember your preferences within the website and remain on your desktop or mobile device even after you close your browser or restart your computer. We use these cookies to analyse user behavior to establish visit patterns so that we can improve our website functionality for you and others who visit our website(s). These cookies also allow us to serve you with targeted advertising and measure the effectiveness of our site functionality and advertising.*
- d. *How are cookies used for advertising purposes?*
 - i. Cookies and ad technology such as web beacons, pixels, and anonymous ad network tags help us serve relevant ads to you more effectively. They also help us collect aggregated audit data, research, and performance reporting for advertisers. Pixels enable us to understand and improve the delivery of ads to you and know when certain ads have been shown to you. Since your web browser may request advertisements and web beacons directly from ad network servers, these networks can view, edit, or set their own cookies, just as if you had requested a web page from their site. Although we do not use cookies to create a profile of your browsing behaviour on third-party sites, we do use aggregate data from third parties to show you relevant, interest-based advertising. We do not provide any personal information that we collect to advertisers. You can opt-out of off-site and third-party-informed advertising by adjusting your cookie settings. Opting out will not remove advertising from the pages you visit, but, instead, opting out will result in the ads you see not being matched to your interests. This implies that the ad(s) you see will not be matched to your interests by those specific cookies.
- e. *How are third party cookies used?*
 - i. For some of the functions within our websites, we use third-party suppliers, for example, when you visit a page with videos embedded from or links to YouTube. These videos or links (and any other content from third party suppliers) may contain third-party cookies, and we encourage you to consult the privacy policies of these third-party vendors on their websites for information regarding their use of cookies.
- f. *How do we reject and delete cookies?*
 - i. You can choose to reject or block all or specific types of cookies set by virtue of your visit to our website by clicking on the cookie preferences on our website(s). You can change your preferences for our websites and/or the websites of any third party suppliers by changing your browser settings. Please note that most browsers automatically accept cookies. Therefore, if you do not wish cookies to be used, you may need to actively delete or block the cookies. If you reject the use of cookies, you will still be able to visit our websites but some of the functions may not work correctly. By using our website without deleting or rejecting some or all cookies, you agree that we can place those cookies that you have not deleted or rejected on your device.