# Privacy Policy

## Personal information is yours, not ours — protecting it is central to how we work.

Migration advice is inherently personal. Registered Migration Agents must collect sensitive information such as citizenship, residency, financial, health, education and even criminal history. We often also need to collect details about your partner, family members and associates. Such information is needed to assess your migration options and build visa applications that are complete, accurate, truthful and compliant.

***Protecting personal and sensitive information isn't a compliance afterthought. It's central to how we work.***

- We safeguard your information as our primary responsibility - not as a tick-box compliance step.
- We meet every legal, regulatory and industry code requirement - then hold ourselves to a higher standard.
- We collect only what's necessary, only with your consent - to deliver the services you've engaged us for.
- We never sell your information - we never disclose your personal information unlawfully.
- We are committed to ethical, lawful and compliant migration – you agree to work with us to correct any false statements or concealment of information.

**Your Information | Your Peace of Mind | Your Home Visa**

## 1. Purpose of this policy

This Privacy Policy sets out the principles and practices of Fox Visa Pty Ltd trading as **Your Home Visa** (ABN: 9692513796) and its related entities and affiliate businesses (collectively, 'the **Your Home Group**' or '**We**'). It helps demonstrate our compliance with our privacy obligations, including the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles and other related legal and regulatory requirements.

By entering into a written service agreement with Your Home Group, the client agrees to the terms, conditions, obligations and requirements set out in this policy, including the information disclosure and usage terms in section 4.

This policy describes how the Your Home Group uses and protects clients' personal and sensitive information. While designed primarily around Australian law and industry practice, it also applies to our New Zealand operations.

The Your Home Group has appointed a Privacy Officer to oversee our privacy practices and ensure any customer concerns, complaints or feedback are properly considered and addressed. To contact our Privacy Officer, email info@yourhomevisa.com

## 2. Information we collect from our clients

We collect personal information directly from our clients, and with their consent, though we may occasionally collect or verify information from other people, organisations and sources.

We collect personal and sensitive information when our clients:

- enquire about our services
- contact us to make an enquiry, appointment or give feedback
- visit our website or use our digital services
- participate in activities we offer, such as seminars, training, competitions or surveys
- meet with us to discuss migration aims, plans and options
- work with us to apply for a visa
- talk to us or do business with us

While some collection is required to meet our legal, government and industry obligations, we limit the information we collect to what's necessary to assess our clients' circumstances and provide the migration advisory services they need.

Information that we may collect from clients, their families, relatives and associates can include:

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| Personal and contact details | This may include name, address, email address, phone number, and date of birth. |
| Socio-demographic information | This may include marital status, age, gender, number of dependents, occupation and nationality. |
| Financial information | This may include details of employment, income, assets, financial liabilities, copies of bank statements, credit card statements, loan statements, credit history, insurance claims history and rental history. |
| Sensitive information | This may include health information, race or ethnicity, criminal history and political affiliation ( |
| Personal Circumstances | This may include:<br>• information about significant life events (such as a relationship breakdown or a death in the family)<br>• information about family or domestic violence<br>• where our clients have been impacted by an emergency event or a natural disaster<br>• any unexpected changes to financial situation (such as losing a job or incarceration)<br>• details of injury, illness, gambling or addiction. |
| Government identifiers | This may include passport details, citizenship, birth, death and marriage certificates and other forms of identification. |
| Interaction information | This may include details of previous and current interactions you have had with:<br>• Your Home Group<br>• other registered migration agents (for the purposes of assessing if multiple visa applications are being pursued)<br>• employers (including employer sponsorships)<br>• education providers<br>• government departments<br>• visa applications |

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| Travel Information | This may include details of countries resided in or visited and the purposes for the travel. |
| Digital information | This may include information when clients visit our websites, use our office WiFi and digitally sign documents. Such information may include location information, IP address, and information about the electronic device (computers, mobile phones or tablets). |
| Public information | This may include information from online forums, websites, Facebook, Instagram, Twitter, TikTok, LinkedIn, YouTube, other social media sites and other sources that may be used to validate client information. This may also include registers (for example company or business registers, language proficiency registers, education and qualifications). |

We try to limit the sensitive information we collect to information relevant for our regulatory and/or legal obligations or for visa applications and assessments. Our client may request separate record keeping / file notes so that their information is kept separate to a shared family file.

**3. Recording and Transcribing**

With our client's consent, we may record and transcribe meetings and phone calls to ensure accuracy. We will also provide a copy of the recording and transcript on request.

We expect our clients to extend the same courtesy by seeking our consent before recording or transcribing any meeting or phone call and share with us a copy of any recording or transcript.

**4. Usage of the information belonging to our clients**

We use client information to deliver our migration advisory services, and for reporting and modelling, which help us understand client needs and improve our business practices.

We are committed to ethical, lawful and compliant migration, and use client information to prevent, detect and investigate suspicious, fraudulent, unlawful or non-compliant visa applications.

While we do not rely solely on Artificial Intelligence (AI) for migration advice, we sometimes use client information in company-approved AI tools to improve the quality and efficiency of our advisory work, and to train, develop and deploy AI models. This allows us to respond to enquiries faster, summarise and validate information.

We may share client information between related entities, affiliate companies, business partners and members of the Your Home Group, including overseas transfer of information where we work with our operations in New Zealand.

We will correct any false or misleading statements or information. Where a false statement or concealment of information has occurred, our client agrees to the matter being corrected and agrees to work with us and to take reasonable steps to correct it before we can continue assisting or acting for the client.

## 5. Safeguarding information belonging to our clients

Our team is trained to keep information safe and secure. We use leading IT systems, password-protect confidential and sensitive information before emailing it to clients and apply a range of security controls to protect the confidentiality, integrity and availability of client information.

We use cloud computing technology, and some client data may reside in the cloud. While we try to limit the hosting of data to Australia and New Zealand, some client data may be hosted in cloud in overseas jurisdictions.

We also take steps to verify client identity to mitigate the risk of acting on behalf of the wrong person (such as identity takeover). If you believe you have been, or could be a victim of identity theft, takeover or fraud, please contact us urgently.

If an engagement with a client ceases, we purge client data to the extent permitted by our legal and regulatory obligations. Generally, we have a requirement to retain some client data for record keeping and taxation purposes for up to 7 years.

Upon request from a client, we will return to the client any documents provided to us from the client and interpreter files.