

Wallinvest Privacy Policy

Updated 16 October 2025

Introduction

Wallinvest Pty Ltd (ABN 31 151 756 277) (“Wallinvest”, “we”, “our”, or “us”) respects your privacy and is committed to protecting your personal information.

This Privacy Policy explains how we collect, use, disclose, and safeguard personal information when you use our digital platform, visit our website, or otherwise interact with us.

We handle all personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). This Policy should be read in conjunction with our Access Control Policy, Data Storage Policy, Data Protection Policy and Data Breach Response Plan.

By using our website, platform, or services, you consent to the terms of this Privacy Policy.

Scope

This Policy applies to personal information collected through:

- The Wallinvest digital platform and related APIs
- Our website and communication channels
- Interactions with clients, users, and business partners.

This Policy does not apply to third-party websites or services linked to or integrated with Wallinvest.

Information We Collect

The type of personal information we collect, retain, use, or share about you will vary depending on how we interact with you and the context in which it is provided. We aim to minimise the amount of personal information we store and process.

We may collect the following types of personal information:

Contact and Identity Information - name, email address, and phone number

Account and Usage Data - login credentials, account preferences, and activity logs

Technical Information - IP address, browser type, device information, geo-location information, and usage analytics

Document Data - Where you upload or submit documents (e.g. identity documents or forms) for processing through the Wallinvest platform, we may temporarily collect and extract personal information contained within those documents, such as:

- Name
- Mailing or residential address
- Email address
- Telephone number
- Age and date of birth
- Place of birth
- Nationality
- Gender
- Credit card or other payment details;
- Government-related identifiers, such as your license number and class, Medicare number, state or national ID card number, passport number, and birth or marriage certificate number
- Other personal information that can be identified from the scanned documents or facial images you provide.

Communications - Any information you provide to us, such as customer support requests, feedback, and correspondence. This may be submitted directly through our website or apps, collected indirectly through your use of our services, or obtained from other websites or accounts you have authorised us to access.

How We Collect Information

We collect personal information:

- Directly from you (for example, when you create an account or contact us)
- From documents you provide – when you upload or submit identification documents, we extract the personal information contained within them (e.g., name, date of birth, address) solely for the purpose of providing our services.
- Automatically through cookies and usage analytics when you use our website or platform
- From business partners or service providers in connection with service delivery.

How We Use Personal Information

Wallinvest may use personal information to:

- Provide, operate, and improve our platform and services
- Process and return document data as requested by users
- Verify identity and authorise account access
- Respond to support requests and user enquiries
- Ensure platform security and prevent fraud
- Comply with legal and regulatory obligations
- Send service updates or relevant communications (with your consent).

Wallinvest does not sell or rent personal information to third parties.

Disclosure of Personal Information

We may disclose personal information to:

- Trusted service providers (e.g. cloud hosting, analytics, or technical support) who are bound by confidentiality and data protection agreements
- Regulatory or law enforcement authorities, where disclosure is required by law
- Successors or affiliates in the event of a corporate restructuring or acquisition.

All disclosures are limited to what is necessary for the relevant purpose.

Data Retention

We retain personal information only for as long as required to provide our services or comply with legal obligations.

Document data uploaded to the Wallinvest platform is not stored permanently. It is deleted automatically once extraction or processing is complete, unless temporary retention is necessary for debugging, support, or compliance purposes.

Data Security

Wallinvest uses technical and organisational measures to protect personal information, including:

- Encryption of data in transit and at rest
- Access controls and multi-factor authentication
- Regular vulnerability testing and monitoring
- Staff training and confidentiality obligations.

While we take reasonable steps to protect data, no online transmission or storage system can be completely secure.

Cookies and Analytics

Our website and platform use cookies and similar technologies to improve user experience, monitor usage patterns, and optimise performance.

- **Information Collected** - Cookies gather data such as IP addresses, visit sources (e.g., search engines or links), and navigation patterns on our site. They cannot access data from your hard drive or read other websites' cookies.

- **Usage Tracking** - We use cookies to understand how visitors interact with our site. These anonymized cookies provide an aggregated view of user behaviour without revealing personal identification details.
- **Session Cookies** - Temporary cookies are used when you log in, creating a secure session and allowing seamless navigation through secure areas without re-entering information.
- **Managing Cookies** - You can delete cookies, but this may limit access to certain parts of our websites and affect your browsing experience.

Access Correction and Deletion

You have the right to:

- Access the personal information we hold about you.
- Correct any information that is inaccurate, incomplete, or out of date.
- Request deletion of your personal information, where retention is not required by law.

How we handle requests:

- We will respond to your request as soon as reasonably practicable.
- In some cases, the law allows us to refuse access, correction, or deletion. Examples include situations where we are required by law to retain the information, or where the information is needed for legal, regulatory, or contractual reasons.
- If we refuse your request, we will provide a written explanation, including the reasons for our decision.
- If we refuse a correction, you may ask us to attach a note indicating what you believe is inaccurate, incomplete, or misleading.
- We may need to verify your identity before processing your request.
- In some cases, we may charge a reasonable fee for providing access, but there is no fee simply for making a request.

To exercise any of these rights, please contact us using the details provided in this Privacy Policy.

Data Storage Location

All personal information collected and processed by Wallinvest is stored and handled within Australia. We do not transfer your data outside Australia.

Your Rights

You have the right to:

- Request access to or correction of your personal information
- Withdraw consent to communications
- Request deletion of your data
- Lodge a complaint with the Office of the Australian Information Commissioner (OAIC) if you believe your privacy rights have been breached.

Changes to This Policy

We may update this Privacy Policy periodically.

The most recent version will always be available on our website, with the date of last update clearly indicated.

Contact Us

If you have questions, concerns, or requests regarding this Privacy Policy, please contact:

Wallinvest Pty Ltd

Email: info@cognitionsystems.com.au

Address: 112 Victoria Road Northcote Vic 3070