

PRIVACY POLICY

Last updated August 06, 2025

This Privacy Notice for Arilo Pty Ltd (doing business as My Life Plans) ('we', 'us', or 'our'), describes how and why we might access, collect, store, use, and/or share ('process') your personal information when you use our services ('Services'), including when you: Visit our website at <http://mylifeplans.com.au> or any website of ours that links to this Privacy Notice Engage with us in other related ways, including any sales, marketing, or events Questions or concerns? Reading this Privacy Notice will help you understand your privacy rights and choices. We are responsible for making decisions about how your personal information is processed. If you do not agree with our policies and practices, please do not use our Services. If you still have any questions or concerns, please contact us at contact@mlp.com.au.

SUMMARY OF KEY POINTS

This summary provides key points from our Privacy Notice, but you can find out more details about any of these topics by clicking the link following each key point or by using our table of contents below to find the section you are looking for.

What personal information do we process? When you visit, use, or navigate our Services, we may process personal information depending on how you interact with us and the Services, the choices you make, and the products and features you use. Learn more about personal information you disclose to us.

Do we process any sensitive personal information? Some of the information may be considered 'special' or 'sensitive' in certain jurisdictions, for example your racial or ethnic origins, sexual orientation, and religious beliefs. We may process sensitive personal information when necessary with your consent or as otherwise permitted by applicable law. Learn more about sensitive information we process.

Do we collect any information from third parties? We do not collect any information from third parties.

How do we process your information? We process your information to provide, improve, and administer our Services, communicate with you, for security and fraud prevention, and to comply with law. We may also process your information for other purposes with your consent. We process your information only when we have a valid legal reason to do so. Learn more about how we process your information.

In what situations and with which types of parties do we share personal information? We may share information in specific situations and with specific categories of third parties. Learn more about when and with whom we share your personal information.

How do we keep your information safe? We have adequate organisational and technical processes and procedures in place to protect your personal information. However, no electronic transmission over the internet or information storage technology can be guaranteed to be 100% secure, so we cannot promise or guarantee that hackers, cybercriminals, or other unauthorised third parties will not be able to defeat our security and improperly collect, access, steal, or modify your information. Learn more about how we keep your information safe.

What are your rights? Depending on where you are located geographically, the applicable privacy law may mean you have certain rights regarding your personal information. Learn more about your privacy rights.

How do you exercise your rights? The

easiest way to exercise your rights is by visiting <http://www.mylifeplans.com.au>, or by contacting us. We will consider and act upon any request in accordance with applicable data protection laws. Want to learn more about what we do with any information we collect? Review the Privacy Notice in full. TABLE OF CONTENTS 1. WHAT INFORMATION DO WE COLLECT? 2. HOW DO WE PROCESS YOUR INFORMATION? 3. WHEN AND WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION? 4. DO WE USE COOKIES AND OTHER TRACKING TECHNOLOGIES? 5. HOW LONG DO WE KEEP YOUR INFORMATION? 6. HOW DO WE KEEP YOUR INFORMATION SAFE? 7. WHAT ARE YOUR PRIVACY RIGHTS? 8. CONTROLS FOR DO-NOT-TRACK FEATURES 9. DO OTHER REGIONS HAVE SPECIFIC PRIVACY RIGHTS? 10. DO WE MAKE UPDATES TO THIS NOTICE? 11. HOW CAN YOU CONTACT US ABOUT THIS NOTICE? 12. HOW CAN YOU REVIEW, UPDATE, OR DELETE THE DATA WE COLLECT FROM YOU?

1. WHAT INFORMATION DO WE COLLECT?

Personal information you disclose to us In Short: We collect personal information that you provide to us. We collect personal information that you voluntarily provide to us when you register on the Services, express an interest in obtaining information about us or our products and Services, when you participate in activities on the Services, or otherwise when you contact us. Personal Information Provided by You. The personal information that we collect depends on the context of your interactions with us and the Services, the choices you make, and the products and features you use. The personal information we collect may include the following: names phone numbers email addresses mailing addresses usernames passwords contact preferences job titles contact or authentication data billing addresses debit/credit card numbers

Sensitive Information. When necessary, with your consent or as otherwise permitted by applicable law, we process the following categories of sensitive information: health data financial data genetic data information revealing race or ethnic origin ndis information *(including NDIS plan details, participant numbers, and support coordinator information)* Payment Data. As a platform supporting NDIS participants, families, and providers, we may collect and store information about disability, support needs, and NDIS plans. This is treated as sensitive information with extra protection under Australian privacy law.

We may collect data necessary to process your payment if you choose to make purchases, such as your payment instrument number, and the security code associated with your payment instrument. All payment data is handled and stored by Stripe. You may find their privacy notice link(s) here: <https://stripe.com/au/privacy>. All personal information that you provide to us must be true, complete, and accurate, and you must notify us of any changes to such personal information. Information automatically collected In Short: Some information — such as your Internet Protocol (IP) address and/or browser and device characteristics — is collected automatically when you visit our Services. We automatically collect certain information when you visit, use, or navigate the Services. This information does not reveal your specific identity (like your name or contact information) but may

include device and usage information, such as your IP address, browser and device characteristics, operating system, language preferences, referring URLs, device name, country, location, information about how and when you use our Services, and other technical information. This information is primarily needed to maintain the security and operation of our Services, and for our internal analytics and reporting purposes. Like many businesses, we also collect information through cookies and similar technologies. The information we collect includes: Log and Usage Data. Log and usage data is service-related, diagnostic, usage, and performance information our servers automatically collect when you access or use our Services and which we record in log files. Depending on how you interact with us, this log data may include your IP address, device information, browser type, and settings and information about your activity in the Services (such as the date/time stamps associated with your usage, pages and files viewed, searches, and other actions you take such as which features you use), device event information (such as system activity, error reports (sometimes called 'crash dumps'), and hardware settings). Location Data. We collect location data such as information about your device's location, which can be either precise or imprecise. How much information we collect depends on the type and settings of the device you use to access the Services. For example, we may use GPS and other technologies to collect geolocation data that tells us your current location (based on your IP address). You can opt out of allowing us to collect this information either by refusing access to the information or by disabling your Location setting on your device. However, if you choose to opt out, you may not be able to use certain aspects of the Services. Google API Our use of information received from Google APIs will adhere to Google API Services User Data Policy, including the Limited Use requirements.

2. HOW DO WE PROCESS YOUR INFORMATION?

In Short: We process your information to provide, improve, and administer our Services, communicate with you, for security and fraud prevention, and to comply with law. We may also process your information for other purposes with your consent. Specifically, we process personal information for:

- To facilitate account creation and authentication and otherwise manage user accounts
- To deliver and facilitate delivery of services to the user — including sharing plans and information with authorized family members, carers, and NDIS providers
- To send administrative information to you — details about our products, services, changes to terms and policies
- To request feedback and contact you about your use of our Services
- To evaluate and improve our Services, products, marketing, and your experience

- To comply with our legal obligations — including NDIS Commission requirements for registered providers

We process your personal information for a variety of reasons, depending on how you interact with our Services, including: To facilitate account creation and authentication and otherwise manage user accounts. We may process your information so you can create and log in to your account, as well as keep your account in working order. To deliver and facilitate delivery of services to the user. We may process your information to provide you with the requested service. To send administrative information to you. We may process your information to send you details about our products and services, changes to our terms and policies, and other similar information. To request feedback. We may process your information when necessary to request feedback and to contact you about your use of our Services. To evaluate and improve our Services, products, marketing, and your experience. We may process your information when we believe it is necessary to identify usage trends, determine the effectiveness of our promotional campaigns, and to evaluate and improve our Services, products, marketing, and your experience. To identify usage trends. We may process information about how you use our Services to better understand how they are being used so we can improve them. To comply with our legal obligations. We may process your information to comply with our legal obligations, respond to legal requests, and exercise, establish, or defend our legal rights.

3. WHEN AND WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION?

In Short: We may share information in specific situations described in this section and/or with the following categories of third parties. Vendors, Consultants, and Other Third-Party Service Providers. With your explicit consent, we share your information with:

- **Family members and carers** you designate
- **NDIS support coordinators** you authorize
- **NDIS providers** you engage
- **Other collaborators** you add to your plan

We will never share your personal information, plans, or sensitive details with third parties without your explicit consent. This is especially important for NDIS participant information.

Vendors, Consultants, and Other Third-Party Service Providers

We may share your data with third-party vendors, service providers, contractors, or agents who perform services for us or on our behalf and require access to such information to do that work. We have contracts in place with our third parties designed to help safeguard your personal information.

Business Transfers

We may share or transfer your information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company.

We may share your data with third-party vendors, service providers, contractors, or agents ('third parties') who perform services for us or on our behalf and require access to such information to do that work. We have contracts in place with our third parties, which are designed to help safeguard your personal information. This means that they cannot do anything with your personal information unless we have instructed them to do it. They will also not share your personal information with any organisation apart from us. They also commit to protect the data they hold on our behalf and to retain it for the period we instruct. The categories of third parties we may share personal information with are as follows: AI Platforms Affiliate Marketing Programs Cloud Computing Services Data Analytics Services Finance & Accounting Tools Government Entities Payment Processors We also may need to share your personal information in the following situations: Business Transfers. We may share or transfer your information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company. When we use Google Maps Platform APIs. We may share your information with certain Google Maps Platform APIs (e.g. Google Maps API, Places API). Google Maps uses GPS, Wi-Fi, and cell towers to estimate your location. GPS is accurate to about 20 meters, while Wi-Fi and cell towers help improve accuracy when GPS signals are weak, like indoors. This data helps Google Maps provide directions, but it is not always perfectly precise. Affiliates. We may share your information with our affiliates, in which case we will require those affiliates to honour this Privacy Notice. Affiliates include our parent company and any subsidiaries, joint venture partners, or other companies that we control or that are under common control with us. Business Partners. We may share your information with our business partners to offer you certain products, services, or promotions.

4. DO WE USE COOKIES AND OTHER TRACKING TECHNOLOGIES?

In Short: We may use cookies and other tracking technologies to collect and store your information. We may use cookies and similar tracking technologies (like web beacons and pixels) to gather information when you interact with our Services. Some online tracking technologies help us maintain the security of our Services and your account, prevent crashes, fix bugs, save your preferences, and assist with basic site functions. We also permit third parties and service providers to use online tracking technologies on our Services for analytics and advertising, including to help manage and display advertisements, to tailor advertisements to your interests, or to send abandoned shopping cart reminders (depending on your communication preferences). The third parties and service providers use their technology to provide advertising about products and services tailored to your interests which may appear either on our Services or on other websites. Specific information about how we use such technologies and how you can refuse certain cookies is set out in our

Cookie Notice. Google Analytics We may share your information with Google Analytics to track and analyse the use of the Services. The Google Analytics Advertising Features that we may use include: Google Analytics Demographics and Interests Reporting. To opt out of being tracked by Google Analytics across the Services, visit <https://tools.google.com/dlpage/gaoptout>. You can opt out of Google Analytics Advertising Features through Ads Settings and Ad Settings for mobile apps. Other opt out means include <http://optout.networkadvertising.org/> and <http://www.networkadvertising.org/mobile-choice>. For more information on the privacy practices of Google, please visit the Google Privacy & Terms page.

5. HOW LONG DO WE KEEP YOUR INFORMATION?

In Short: We keep your information for as long as necessary to fulfil the purposes outlined in this Privacy Notice unless otherwise required by law. For NDIS-related information, we retain records in accordance with NDIS Commission requirements. If you close your account, we will securely delete or anonymise your personal information, except where we are required by law to retain certain records.

We will only keep your personal information for as long as it is necessary for the purposes set out in this Privacy Notice, unless a longer retention period is required or permitted by law (such as tax, accounting, or other legal requirements). No purpose in this notice will require us keeping your personal information for longer than the period of time in which users have an account with us. When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymise such information, or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

6. HOW DO WE KEEP YOUR INFORMATION SAFE?

In Short: We aim to protect your personal information through a system of organisational and technical security measures. We have implemented appropriate and reasonable technical and organisational security measures designed to protect the security of any personal information we process. All NDIS participant data is stored separately with enhanced encryption. Access is restricted to authorized individuals only. We maintain audit logs of who accessed what information. We comply with the NDIS Commission's data security requirements. However, despite our safeguards and efforts to secure your information, no electronic transmission over the Internet or information storage technology can be guaranteed to be 100% secure, so we cannot promise or guarantee that hackers, cybercriminals, or other unauthorised third parties will not be able to defeat our security and improperly collect, access, steal, or modify your information. Although we will do our best to protect your personal information, transmission of personal information to and from

our Services is at your own risk. You should only access the Services within a secure environment.

7. WHAT ARE YOUR PRIVACY RIGHTS?

In Short: You may review, change, or terminate your account at any time, depending on your country, province, or state of residence. Under the Australian Privacy Principles (APPs), you have the right to Access your personal information; Correct inaccurate personal information; Delete your personal information (where feasible); Object to processing of your personal information; Withdraw consent at any time; Lodge a complaint with the Office of the Australian Information Commissioner (OAIC). If you are an NDIS participant, you also have the right to: Access your NDIS plan information stored on our platform; Control who can view your information (family, carers, providers); Request copies of your records in accessible formats; Request deletion of information (subject to legal requirements). To exercise your rights, contact us at contact@mylifeplans.com.au. Withdrawing your consent: If we are relying on your consent to process your personal information, which may be express and/or implied consent depending on the applicable law, you have the right to withdraw your consent at any time. You can withdraw your consent at any time by contacting us by using the contact details provided in the section 'HOW CAN YOU CONTACT US ABOUT THIS NOTICE?' below. However, please note that this will not affect the lawfulness of the processing before its withdrawal nor, when applicable law allows, will it affect the processing of your personal information conducted in reliance on lawful processing grounds other than consent. Opting out of marketing and promotional communications: You can unsubscribe from our marketing and promotional communications at any time by clicking on the unsubscribe link in the emails that we send, replying 'STOP' or 'UNSUBSCRIBE' to the SMS messages that we send, or by contacting us using the details provided in the section 'HOW CAN YOU CONTACT US ABOUT THIS NOTICE?' below. You will then be removed from the marketing lists. However, we may still communicate with you — for example, to send you service-related messages that are necessary for the administration and use of your account, to respond to service requests, or for other non-marketing purposes. Account Information If you would at any time like to review or change the information in your account or terminate your account, you can: Log in to your account settings and update your user account. Contact us using the contact information provided. Upon your request to terminate your account, we will deactivate or delete your account and information from our active databases. However, we may retain some information in our files to prevent fraud, troubleshoot problems, assist with any investigations, enforce our legal terms and/or comply with applicable legal requirements. Cookies and similar technologies: Most Web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove cookies and to reject cookies. If you choose to remove cookies or reject cookies, this could affect certain features or services of our Services. If you have questions or comments about your privacy rights, you may email us at contact@mylifeplans.com.au.

8. CONTROLS FOR DO-NOT-TRACK FEATURES

Most web browsers and some mobile operating systems and mobile applications include a Do-Not-Track ('DNT') feature or setting you can activate to signal your privacy preference not to have data about your online browsing activities monitored and collected. At this stage, no uniform technology standard for recognising and implementing DNT signals has been finalised. As such, we do not currently respond to DNT browser signals or any other mechanism that automatically communicates your choice not to be tracked online. If a standard for online tracking is adopted that we must follow in the future, we will inform you about that practice in a revised version of this Privacy Notice.

9. DO OTHER REGIONS HAVE SPECIFIC PRIVACY RIGHTS?

In Short: You may have additional rights based on the country you reside in. Australia We collect and process your personal information under Australia's Privacy Act 1988, including the Australian Privacy Principles (APPs). We also comply with the NDIS Quality and Safeguards Commission requirements for handling participant information. If you do not wish to provide the personal information necessary to fulfil their applicable purpose, it may affect our ability to provide our services. If you believe we are unlawfully processing your personal information, you have the right to submit a complaint about a breach of the Australian Privacy Principles to the Office of the Australian Information Commissioner. This Privacy Notice satisfies the notice requirements defined in the Privacy Act, in particular: what personal information we collect from you, from which sources, for which purposes, and other recipients of your personal information. If you do not wish to provide the personal information necessary to fulfil their applicable purpose, it may affect our ability to provide our services, in particular: offer you the products or services that you want respond to or help with your requests manage your account with us confirm your identity and protect your account At any time, you have the right to request access to or correction of your personal information. You can make such a request by contacting us by using the contact details provided in the section 'HOW CAN YOU REVIEW, UPDATE, OR DELETE THE DATA WE COLLECT FROM YOU?' If you believe we are unlawfully processing your personal information, you have the right to submit a complaint about a breach of the Australian Privacy Principles to the Office of the Australian Information Commissioner.

10. DO WE MAKE UPDATES TO THIS NOTICE?

In Short: Yes, we will update this notice as necessary to stay compliant with relevant laws. We may update this Privacy Notice from time to time. The updated version will be indicated by an updated 'Revised' date at the top of this Privacy Notice. If we make material changes to this Privacy Notice that affect NDIS participants or their data, we will notify you directly and seek fresh consent where required. If we make material changes to this Privacy Notice, we may notify you either by prominently posting a notice of such changes or by directly

sending you a notification. We encourage you to review this Privacy Notice frequently to be informed of how we are protecting your information.

11. HOW CAN YOU CONTACT US ABOUT THIS NOTICE?

If you have questions or comments about this notice, you may contact our Data Protection Officer (DPO) by email at contact@mylifeplans.com.au.

12. HOW CAN YOU REVIEW, UPDATE, OR DELETE THE DATA WE COLLECT FROM YOU?

Based on the applicable laws of your country, you may have the right to request access to the personal information we collect from you, details about how we have processed it, correct inaccuracies, delete your personal information, or withdraw consent to our processing of your personal information. You may also have the right to withdraw your consent to our processing of your personal information. These rights may be limited in some circumstances by applicable law. To request to review, update, or delete your personal information, please visit: <http://www.mylifeplans.com.au>, email: contact@mylifeplans.com.au We will respond to your request within 30 days.