

Your privacy

At Tictoc Online Pty Ltd (Tic:Toc) we're committed to protecting the privacy of our Clients, their Users, Customers whose information is used by our products, and our Website Visitors. We recognise the importance of protecting all information, especially personal information.

At Tic:Toc, we have two separate functions to our business. Tic:Toc Enterprise develops and sells our Enterprise technology products and services, while Tic:Toc home loans is the consumer facing home loan business. This privacy policy pertains to Tic:Toc Enterprise only. For Tic:Toc home loans' privacy policy, visit tictoc.com.au/legal-bits/privacy-policy.

The objective of this policy is to explain how we manage all information, including personal information, that is collected through our website and using XAI products. It includes:

- i. How we collect information
- ii. What information we collect
- iii. How and where information is held
- iv. Use of information
- v. Corrections and complaints
- vi. Changes to the Privacy Policy

By visiting our website, using or submitting your information for use by a XAI product or services, you acknowledge, accept, consent and agree to the terms and practices outlined in this policy, and consent that we may collect, use, and share your information as detailed below.

1. How we collect information

We collect Personal Information in three main ways:

1. **When you provide it directly to us** via XAI products or services.
2. **Through trusted third parties**, such as financial institutions using the services of data aggregators.
3. **Passively through technology**, to obtain website data via cookies (see below) and analytics software.

2. What information we collect

The types of information we collect will depend on your relationship with us and how you're engaging with our products or services e.g.

Client – the company or group subscribed to or purchaser of XAI Product

User – the user accessing the functions of the XAI product

Customer – the applicant of customer of the 'Client'

Website Visitor – any person visiting our website

When you use Tic:Toc Enterprise products and services, we may gather and store any relevant information provided directly to us. We may also rely on a third-party payment processor to complete transactions, and all data shared with them falls under their own privacy policies.

The Personal Information collected may include your name, email address and phone number, as well as your date of birth, address and financial and credit card information. We will also collect and link all relevant **Customer** data with a **User** and **Client** account.

We may also collect details about how you interact with our website and products, such as the activity you carry out when using XAI products or services, technical information including your IP address, time-zone settings, browser versions and operating systems, as well as behavioural metrics. This may be linked to your account for fraud detection and prevention purposes. Finally, we may collect additional data for identity verification on an as-needed basis determined at our own sole discretion.

Cookies

The [Digital Transformation Office](#) defines cookies as "small parcels of text-based data produced by the web server and exchanged with the user's browser each time they access the website." As with the information collected above, we use cookies to keep track of your activity and enhance your experience, and may also use them to fight fraud. You can disable cookies at any time by visiting the "settings" or "help" section of your browser.

If we inadvertently receive unsolicited personal information from you, and we determine that such information should not have been received, we shall, as soon as practicable, destroy the information, or ensure that the information is de-identified.

3. How and where information is held

We take all reasonable steps to ensure the personal information we collect, use or disclose is accurate, complete, up-to-date and relevant, and stored securely on Australian shores within the Sydney Amazon Web Services (AWS) environment.

We take our security responsibilities very seriously and employ appropriate measures to ensure the personal information we hold is protected from misuse, interference, loss, unauthorised access, modification or disclosure by using various best practice policies, processes and methods. These include logging of all messages and requests; access limitations (RBAC); secure encryption technology (TLS 1.2); and ensuring all data stored at rest is encrypted through strong mechanisms. For more information on AWS Security and their compliance to relevant standards, please see <https://aws.amazon.com/compliance/programs/>.

All content submitted by you to XAI product of service, or collected on your behalf from a third-party application or a financial institution may be retained by us indefinitely, even after you terminate your account. We may continue to disclose such content to third parties in a manner that does not reveal Personal Information.

If you need more information on our platform security, please email security@tictoc.ai and we will endeavour to answer your query.

4. Use of information

Your information can be used in several ways based on the products and services you use.

Use and enhancement of products and services

We use your information to operate and maintain our offering, and provide you with the features, functions and benefits of our products and services. We also use your information to enhance and further develop our products and services, including but not limited to, creating new features or functions; refining or personalising the user experience; and increasing performance.

Security

We use your information to authenticate and verify you to detect and protect security events and monitor violations or other illegal activity. This includes establishing identity and credentials to ensure access and use of our services and products.

Communication and marketing

Your information may be used to send electronic communication and/or marketing about our products and services to Website Visitors, Customers, Users and/or Clients including but not limited to, updates on products, subscription renewals, payment reminders, alerts and other notices relating to our products and services.

Support service

We use your information to diagnose and resolve technical matters you may experience using this service, including sharing information with third parties to resolve these technical matters.

We may share personal information with trusted third parties who are integral to the operation of our products and services, as well as any third parties that you have directly authorised to receive your personal information.

We may also disclose your personal information to third parties if required by law or we believe in good faith that the disclosure is necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of our Terms of Service.

5. Corrections and complaints

As a **Client or User**, if you believe that any information we hold about you is incorrect and you wish to update these, please contact us at support@tictoc.com.ai and we would be happy to work with you on this.

Any information entered by you is your responsibility and any requests for updates or corrections to this would be within your authority to resolve.

If you ever have an issue or complaint regarding your privacy or the way we're using your personal information, please contact us by emailing security@tictoc.ai, and we'll address it as quickly as possible. We will aim to have your issue resolved within 30 days.

If you are dissatisfied with our response, you can contact an external body:

Office of the Australian Information Commissioner (OAIC).

If your complaint is about how we handle your personal information or credit-related information, you can contact the OAIC

1300 363 992 oaic.gov.au

Australian Financial Complaints Authority (AFCA).

If you have a complaint about the products or services we provide you or the way we handle your credit-related information, get in touch with AFCA.

1800 931 678 afca.org.au

6. Changes to the Privacy Policy

We will review this policy regularly to ensure it is up to date and complies with the latest regulations. Changes will be posted on this page and you may be notified by email where appropriate. Please check back frequently to keep abreast of the latest updates.