

Purpose	Type of Information	Uses	Disclosures
General enquiries	<ul style="list-style-type: none"> • Contact information: Such as your name, Company name, address, billing address (if different to address), email address, phone numbers, username and password. • Transaction Sales: Where you contact about a transaction with us, we collect details of the transaction, such as: <ul style="list-style-type: none"> - Delivery information. - Billing and account details. - Payment card details. • Customer Service: Information collected in connection by our customer services department. • Visitor Information: information collected when you visit our premises, such as your name, email address and contact number 	<p>The types of uses we will make of personal information collected for this type of purpose include:</p> <ul style="list-style-type: none"> • Identity verification: if required, the verification of your identity. • Services: the provision of our services to you including: <ul style="list-style-type: none"> - Using your personal information in order for you to use the products and services offered. - Payment processing, including charging, credit card authorisation, verification and debt collection. - Checks for financial standing and credit-worthiness (as detailed in our Credit Reporting Policy). - To provide customer service functions, including handling customer enquiries and complaints. • Marketing: using your personal information for the purposes set out in “<i>Marketing Activities</i>” section below. • General administrative and security use: <ul style="list-style-type: none"> - To protect Joya’s website from security threats, fraud or other criminal activities. - The use for the administration and management of Joya. - The maintenance and development of our products and services, business systems and infrastructure. - In connection with the sale of any part of Joya’s business or a company owned by a Joya entity. - To provide customer services to clients and for quality assurance purposes. - To protect Joya’s assets and the safety of visitors onsite in potential emergency situations 	<p>The types of disclosures we will make of personal information collected for the type of purposes listed include, without limitation, to:</p> <ul style="list-style-type: none"> • Third parties connected with the sales process including ecommerce, payment gateway providers, our suppliers and financial institutions. • Service providers (including IT service providers and consultants) who assist Joya in providing our products and services. • Related bodies corporate of Joya (including related entities). • Third parties in connection with the sale of any part of Joya’s business or a company owned by a Joya’s entity. • As required or authorised by law.

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Provision of Services	<ul style="list-style-type: none"> • Contact and identifying information: <ul style="list-style-type: none"> - Such as your name, Company name, address, billing address (if different to address), email address, phone numbers, marital status. - Alternative Contact (name, address and phone number). - Details relating to you desired method of payment or relating to your credit worthiness where you submit an application for credit with us, which may include bank account (including bank statements), credit or debit card details. - Details of required primary identification information (such as a current Australian drivers licence, Medicare card, passport, birth certificate, etc). - Where you are dealing with us as a medical professional, details verifying your status as a medical professional, such as AHPRA registration. - Occupation and employment details (including, if applicable, pay slips). - Information relating to your cultural background, but only in circumstances where it is necessary or ideal to communicate with you in a way that is culturally sensitive when providing you with our products or services. 	<p>For full details relating to uses of personal information in relation to the use of credit information, please refer to our Credit Reporting Policy.</p> <ul style="list-style-type: none"> • Vendor and Supplier payments: The processing of any payments and refunds, if applicable. • Processing your credit application, where applicable • Purchases of Joya's products and services: Payment processing, including charging, refunds (if applicable), credit card authorisation, verification and debt collection. • Online accounts: If you create an account with Joya and you provide us your personal information, we will use it for: <ul style="list-style-type: none"> - Processing of account transactions. - Customer service related contact. • General administrative and security use as detailed in the Uses column for "<i>General enquiries</i>". 	<p>For full details relating to disclosures of personal information in relation to any credit information, please refer to our Credit Reporting Policy.</p> <p>In summary, we may disclose this type of personal information to:</p> <ul style="list-style-type: none"> • Our contractors, agents and third party providers who undertake billing and credit services on our behalf. • Third party providers who assist us in providing our products and services to you. • Third parties, such as external debt recovery agents, court or other entities to which we are required by law to disclose personal information. • The parties listed in the Disclosure column for "<i>General enquiries</i>".

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Marketing Activities	<ul style="list-style-type: none"> • Contact information: Such as your name, email address, current postal and residential addresses, phone numbers, country of residence (and, if applicable, age). • Mailing Subscription: Such as your name and email address • Social media activity: Including “likes”, comments posted, any of your oppositions or feedback, photos posted or uploaded and other information pertaining to your social media activities which concern, or relate, to Joya. 	<ul style="list-style-type: none"> • General marketing and consumer analytics: using your personal information: <ul style="list-style-type: none"> - To aggregate with other information and to then use it for marketing and consumer analytics. - To offer you updates on products, events or information that may be of interest to you. - For Marketing and promotional activities by us (including by direct mail, telemarketing and email) such as our email alerts, product awareness information and newsletters. - For the Uses detailed above in “<i>General enquiries</i>”. • Online accounts or social media: If you create an account with Joya or participate in our social media platforms (such as Facebook, Twitter and LinkedIn) and you provide us your personal information, we will use it for: <ul style="list-style-type: none"> - Adding account holders to the marketing database. - Customer service related contact. - Responding to social media messages. - Fulfilling social media platform rules. 	<p>We may disclose your personal information to:</p> <ul style="list-style-type: none"> • Social media platforms via which you interact with us. • The parties listed in the Disclosure column for “<i>General enquiries</i>”.

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Human resources	<ul style="list-style-type: none"> • Contact information: Such name, e-mail address, current postal and residential address, phone numbers, country of residence, next of kin contact details. • Employee record information • Identifying information: Such as your photo, passport and residency details, date of birth. • CV, resume or application related information: Such as the details provided in your resume or CV, your eligibility to work in Australia, your education, previous employment details, professional memberships or trade qualifications. • Tax, superannuation and payroll information: Such as your Tax File Number and ATO Declaration, Superannuation details and financial institution details. • Background check information: Information obtained from you or third parties to perform police and background checks. • Medical or health information which you voluntarily provide to us as part of pre-employment medicals, random drug and alcohol testing or such other information which may be related to an incident which has occurred during the course of, or may affect, your employment. • Performance related information: Pre-employment testing and other information collected by Joya's systems in the course of the employee or contractor's engagement with Joya. • Information collected from referees • Security information: Such as CCTV footage and photographs taken on our premises. 	<ul style="list-style-type: none"> • Background checks: Utilising the information collected for the purpose of assessing candidate suitability for role, including by obtaining: <ul style="list-style-type: none"> - Verification of your identity and age. - Criminal history background checks including publically available information including Facebook, Twitter, Instagram, YouTube. - Confirmation of eligibility to work in Australia. - Confirmation of education and qualifications. - Confirmation of previous employment. - Consideration regarding medical leave. • Administration and performance monitoring use: Utilising the information collected for the purpose of: <ul style="list-style-type: none"> - Dealings related to the employer/employee relationship or the contractor/principal relationship (as the case may be). - Use of such information whether or not the employment or contractor relationship is prospective, current or past. - Use of such information to monitor systems, performance and time usage and internet usage. - The use of your personal information collected in the administration and management of Joya. - In connection with the sale of any part of Joya's business or a company owned by a Joya entity. 	<p>We may disclose your personal information to:</p> <ul style="list-style-type: none"> • Relevant superannuation company. • Government agencies, including but not limited to The Australian Taxation Office, Centrelink and Child Support Agency. • Relevant Worker's Compensation organisation (e.g. WorkCover etc). • Third party referees provided by you in connection with an application made to Joya. • Service providers (including IT service providers and payroll providers), if any. • Recruitment agents used in connection with your application with us. • Third parties in connection with the sale of any part of Joya's business or a company owned by a Joya's entity. • Third party parties in connection with obtaining any background checks, pre-employment screening. • Financial institutions for payroll purposes. • As required or authorised by law.