PRIVACY AND CREDIT REPORTING POLICY

Last updated: 18 September 2026

This Privacy Policy describes how the Yola Group collects, holds, uses and discloses personal information in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APPs). “Personal information” and “sensitive information” have the meaning given to them under the Privacy Act.

For the purposes of this Privacy Policy, ‘Yola Group’ means the following entities, each trading under the Yola brand:

- Yola Creations Pty Ltd (ABN 99 093 033 106), trading as Yola

Together, these entities are referred to as ‘we’, ‘us’ or ‘our’. We are an APP entity under the Privacy Act 1988 (Cth) and comply with the Australian Privacy Principles (APPs).

1. Contact information

Privacy enquiries, access requests and complaints may be directed to our Privacy Officer using the contact details below:

By email: accounts@yolacreations.com.au

By post:

14/16 Reo Crescent
Campbellfield, Melbourne, VIC 3061

2. Kinds of personal information we collect

The kinds of personal information we collect may include:

- names, job titles and employer details;
- contact details including email addresses, telephone numbers, and postal addresses;
- residential address information, including addresses collected for credit assessment or director guarantees;
- any information required to fulfill an order, such as debit or credit card details (cardholder name, card number, expiration date, etc.) or other forms of payment (if such are made available);
- billing, payment and transaction records;
- credit-related information, including credit eligibility information and credit reporting information where we offer deferred payment terms to individuals.

We do not intentionally collect sensitive information (as defined in the Privacy Act) unless it is reasonably necessary for, or directly related to, one or more of our functions or activities, and we have obtained your consent or are otherwise authorised or required by law to collect such information.

3. How we collect and hold personal information

We collect personal information directly from individuals when they register for an account, contact our support team, fill out any form, credit application or otherwise interact with us in the course of business dealings.

We may also collect personal information from:

- when you use our platform or visit our websites;
- publicly available sources;
- third-party service providers and systems and tools used to operate our business;
- other entities within the Yola Group;
- credit reporting bodies (where permitted under the Privacy Act and the Privacy (Credit Reporting) Code 2025);
- referees or other individuals nominated by you; or
- Government agencies and regulatory bodies

Personal information is primarily stored in electronic form using secure, cloud-based business systems including:

- Invoicing & Inventory management systems such as Cin7 Core.
- Accounting software
- Credit bureaus such as CreditProtect
- Filing systems such as Microsoft SharePoint

Where we collect personal information about you from a third party, we will take reasonable steps to notify you.

4. Why we collect personal information

We collect, hold and use personal information for purposes including:

- providing, managing and delivering distribution of goods;
- managing relationships with customers, suppliers, contractors and employees;

- processing payments and managing billing;
- responding to enquiries and providing customer support;
- marketing and promotional communications, including email marketing (where we have obtained consent or are otherwise permitted to do so);
- business operations, analytics and service improvement;
- complying with legal and regulatory obligations, such as tax, corporations, workplace health and safety, and privacy laws; and
- processing and managing credit applications and assessing creditworthiness where we offer deferred payment terms.

5. Use and disclosure of personal information

We use and disclose personal information only for the purposes for which it was collected, or for related purposes that an individual would reasonably expect in the circumstances.

We may disclose personal information to third parties that support our business operations, including:

- information technology, cloud hosting and software service providers;
- accounting, finance and payment processing providers;
- enterprise resource planning, logistics and inventory management providers;
- customer relationship management and communications platforms;
- debt collection agencies;
- professional advisers such as accountants, auditors and lawyers as necessary;
- Government agencies, regulators or law enforcement bodies, if required or authorised by law;
- related entities within the Yola Group for purposes consistent with this Privacy Policy.

6. Overseas disclosure of personal information

All customer data at rest is stored within Australia. However, we may disclose personal information to the United States.

Before disclosing personal information overseas, we take reasonable steps to ensure the overseas recipient does not breach the APPs. This includes contractual obligations, due diligence and, where applicable, data processing agreements.

7. Security of personal information

We take reasonable steps to protect personal information from misuse, interference, loss, unauthorised access, modification or disclosure.

Our security measures include:

- AES-256 Data Encryption natively built into Microsoft file storing system.
- Access controls and multi-factor authentication.
- Data minimisation by collecting only necessary information.
- Firewalls and network security are maintained and monitored regularly by our third-party IT service providers.
- Software updates and patch management.
- Employee training and awareness on appropriate handling of sensitive information.
- This privacy policy.
- Data backups and recoveries.

Despite these measures, no system can be guaranteed to be completely secure. If you have reason to believe that your interaction with us is no longer secure, please notify us immediately using the contact details in section 1.

In the event of a data breach that is likely to result in serious harm to individuals, we will comply with our obligations under the Privacy Act to notify affected individuals and the Office of the Australian Information Commissioner (OAIC) in accordance with the Notifiable Data Breaches scheme.

8. Access and correction

Individuals may request access to personal information we hold about them and request correction of that information if they believe it is inaccurate, out of date, incomplete, irrelevant or misleading.

Requests should be made in writing to our Privacy Officer using the contact details in section 1.

9. Complaints

If an individual believes we have mishandled their personal information or breached the Australian Privacy Principles, they may lodge a complaint with us using the contact details in section 1.

Complaints should be made in writing and include:

- Your contact details
- A description of the conduct or practice that you believe breaches the Privacy Act or this Privacy Policy
- Any relevant supporting information or documentation

We will investigate complaints and respond within a reasonable timeframe. If a complainant is not satisfied with our response, they may lodge a complaint with the Office of the Australian Information Commissioner (OAIC).

The OAIC can be contacted:

- By telephone: 1300 363 992
- Online: www.oaic.gov.au
- By post: GPO Box 5218, Sydney NSW 2001

10. Credit Reporting Information

Where we offer credit or deferred payment terms to individuals, we may collect, use and disclose credit-related information in accordance with Part IIIA of the Privacy Act and the Privacy (Credit Reporting) Code 2025 (CR Code).

We may collect and hold the following types of credit-related information:

- identification information (such as name, date of birth and address);
- information relating to credit arrangements between you and us, including applications for credit and credit limits;
- repayment history information relating to amounts owed to us;
- credit reporting information obtained from a credit reporting body (such as default information, credit history and credit status).

We may collect credit information from:

- you (directly from information you provide in credit applications or other dealings with us;
- credit reporting bodies; or
- from other credit providers, referees or guarantors, where permitted by law.

We collect, use and disclose credit-related information for purposes including:

- assessing applications for credit or deferred payment terms;
- determining creditworthiness, credit limits and ongoing eligibility;

- administering and managing credit arrangements;
- collecting overdue payments and managing debt recovery;
- reporting information to credit reporting bodies in accordance with law; and
- complying with legal and regulatory obligations.

We may collect the CP derived information including assessments of your creditworthiness from credit reporting information disclosed to us by CRBs, including assessments of capacity and willingness to repay credit or meet deferred payment obligations.

Such assessments are used solely for credit risk management and credit decision-making purposes.

Credit reporting bodies we use

We notify individuals that we may disclose credit information to, and receive credit information from, the following credit reporting bodies:

- CreditProtect.

Individuals may contact these credit reporting bodies directly to access their own credit report, request correction of information, or to place a ban on their credit file in the event of suspected identity fraud.

11. Changes to this policy

We may update this Privacy Policy from time to time to reflect changes in our practices, legal requirements or business operations. We will publish an updated Privacy Policy on our website and indicate the date of the last update.

We review this Privacy Policy regularly to ensure it remains current and compliant with applicable privacy laws. We encourage you to review this Privacy Policy periodically to stay informed about how we manage personal information.

If you have any questions about this Privacy Policy or wish to make an enquiry, access request or complaint regarding the handling of your personal information, please contact our Privacy Officer using the contact details in section 1.