

Privacy Policy (Australia) and Terms of Use

Last Updated: 9 May 2026

1. Introduction

This Privacy Policy explains how **One Percent Mindset** (“we”, “us”, “our”) collects, uses, stores, and discloses personal information in accordance with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

By using our website, services, or interacting with us, you consent to the practices described in this Privacy Policy.

2. What Information We Collect

We may collect personal information including:

- Name
- Email address
- Phone number
- Postal address
- Payment or billing information
- IP address and browser information
- Website usage data
- Information submitted through forms or enquiries

We may also collect non-identifiable analytics data through cookies and tracking technologies.

3. How We Collect Information

We collect personal information when you:

- Visit our website
- Submit a contact form
- Purchase products or services
- Subscribe to newsletters
- Interact with us by email, phone, or social media
- Participate in surveys, promotions, or events

We may also collect information automatically through cookies and analytics tools.

4. Why We Collect Personal Information

We collect and use your information to:

- Provide products and services

- Respond to enquiries
- Process payments
- Improve website performance and user experience
- Send updates, marketing, or newsletters
- Comply with legal obligations
- Prevent fraud or misuse

5. Direct Marketing

We may send marketing communications where permitted by law.

You can unsubscribe at any time using the unsubscribe link in emails or by contacting us directly.

We comply with the **Spam Act 2003 (Cth)**.

6. Disclosure of Personal Information

We may disclose personal information to:

- Employees and contractors
- Payment processors
- IT service providers
- Marketing and analytics providers
- Professional advisers
- Government or regulatory authorities where required by law

Some third-party providers may store data overseas.

7. Data Security

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

However, no online transmission or storage system can be guaranteed as completely secure.

8. Access and Correction

You may request access to the personal information we hold about you and request corrections if it is inaccurate.

Requests can be made using the contact details below.

9. Cookies and Analytics

Our website may use cookies and similar technologies to:

- Improve functionality
- Analyse website traffic
- Remember preferences
- Support marketing activities

You can disable cookies through your browser settings.

10. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for the privacy practices or content of external websites.

11. Retention of Information

We retain personal information only as long as reasonably necessary for business or legal purposes.

12. Complaints

If you believe we have breached Australian privacy laws, please contact us first so we can attempt to resolve the issue.

If unresolved, you may contact the Office of the Australian Information Commissioner (OAIC):

<https://www.oaic.gov.au>

13. Changes to This Policy

We may update this Privacy Policy from time to time. Updated versions will be published on our website.

14. Contact Us

[Your Business Name]

Email: [your@email.com]

Phone: [Your Phone Number]

Address: [Your Address]

Website Terms of Use (Australia)

Last Updated: 9 May 2026

1. Acceptance of Terms

By accessing or using this website, you agree to comply with these Terms of Use.

If you do not agree, you must not use this website.

2. Website Information

The information on this website is provided for general informational purposes only and may change without notice.

We do not guarantee the accuracy, completeness, or suitability of website content.

3. Intellectual Property

All content on this website, including text, graphics, logos, branding, images, downloads, and software, is owned by or licensed to us and protected under Australian intellectual property laws.

You must not reproduce, distribute, or exploit website content without written permission.

4. Permitted Use

You agree not to:

- Use the website unlawfully
- Interfere with website security or functionality
- Upload malicious software
- Attempt unauthorised access
- Copy or scrape website content without permission

5. Products and Services

Descriptions of products or services are subject to change without notice.

We reserve the right to refuse service or cancel orders where permitted by law.

6. Pricing and Payments

All pricing displayed is in Australian Dollars (AUD) unless otherwise stated.

We may change pricing at any time.

7. Limitation of Liability

To the maximum extent permitted by law:

- We exclude all warranties not expressly stated
- We are not liable for indirect, incidental, or consequential loss
- Our liability is limited to resupplying services or refunding amounts paid where required under Australian Consumer Law

Nothing in these Terms excludes rights under the **Competition and Consumer Act 2010 (Cth)**.

8. Third-Party Links

This website may contain links to third-party websites. We are not responsible for their content or practices.

9. Privacy

Your use of this website is also governed by our Privacy Policy.

10. Website Availability

We do not guarantee uninterrupted access to the website and may suspend or modify the website at any time.

11. Indemnity

You agree to indemnify us against claims, losses, liabilities, damages, and expenses arising from your misuse of the website or breach of these Terms.

12. Governing Law

These Terms are governed by the laws of Australia and the State or Territory in which we operate.

Any disputes will be subject to the jurisdiction of Australian courts.

13. Contact

One Percent Mindset

[Contact us.](#)