Privacy Policy

This Privacy Policy applies to all personal information collected by Risk Free Marketing Pty Ltd ACN 675 260 554, trading as AIPreneurs ("we", "us", "our"), in connection with our websites, platforms, services, and communities, including:

https://riskfreemarketing.com

https://aipreneurs.com

https://lab.aipreneurs.com

Skool communities operated by AIPreneurs

This policy also applies to our coaching services, online programs, SaaS products, and marketing communications.

This Privacy Policy is intended to comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles, as well as applicable privacy laws in other jurisdictions where we operate or serve customers, including the California Consumer Privacy Act (CCPA) and Canada's PIPEDA, where required.

This Privacy Policy forms part of our broader Terms & Conditions, which govern your use of our websites, platforms, and services. Please review them for additional terms relating to your use of our offerings.

1. What is "personal information"?

(a) The Privacy Act 1988 (Cth) currently defines "personal information" as meaning information or an opinion about an identified individual or an individual who is reasonably identifiable:

(i) whether the information or opinion is true or not; and

(ii) whether the information or opinion is recorded in a material form or not.

(b) If the information does not disclose your identity or enable your identity to be ascertained, it will in most cases not be classified as “personal information” and will not be subject to this privacy policy.

2. What information do we collect?

The kind of personal information that we collect from you will depend on how you use the website or our services. The personal information which we collect and hold about you may include:

- Full name

- Email Address

- Phone Number

- Website URL

- Location

- Address

- Payment Details

- Information required to conduct credit checks, such as identity details and credit reporting information.

We may also collect personal information from you if you join our affiliate program, including for the purpose of tracking referrals and processing commission payments.

3. How we collect your personal information

(a) We may collect personal information from you whenever you input such information into the website.

(b) We also collect cookies from your browser or device, which help us understand how you use the website and customise your experience. We may also use third-party analytics tools (such as Google Analytics or Meta Pixel) to collect aggregated, non-personally identifiable data for performance and marketing optimisation.

4. Purpose of collection

(a) The purpose for which we collect personal information is to provide you with the best possible experience across our websites, platforms, and services.

Additionally, we may collect and use your personal information to perform credit checks to assess your eligibility for certain services, products, or payment plans. Where applicable, these credit checks will be soft inquiries that do not affect your credit score.

(b) We customarily disclose personal information only to our service providers who assist us in operating the website. Your personal information may also be exposed from time to time to maintenance and support personnel acting in the normal course of their duties.

(c) By using our website, you consent to the receipt of direct marketing material via Email, SMS or Call including AI Bot Agents. We will only use your personal information for this purpose if we have collected such information direct from you, and if it is material of a type which you would reasonably expect to receive from us. We do not use sensitive personal information in direct marketing activity. Our direct marketing material will include a clear and easy-to-follow unsubscription prompt allowing you to opt-out of further communications. Additionally, you can contact us directly through admin@riskfreemarketing.com to request the

cessation of all direct marketing messages. Upon receiving your request, we will promptly remove you from our marketing lists.

(d) Legal Basis for Processing Personal Information

Under certain privacy laws, we must explain the legal bases we rely on for processing your personal information. We process your personal information where necessary for:

- performing our contract with you;

- complying with legal obligations;

- pursuing our legitimate business interests, unless your rights override those interests; or

- with your consent.

Note that under some legislations, we may be allowed to process your information, including conducting credit checks, until you object to such processing (by opting out), without having to rely on consent or another legal basis. We are happy to clarify the specific legal basis that applies to your personal data processing, including whether the provision of personal information is a statutory or contractual requirement, or necessary to enter into a contract. You further understand that this is a soft pull and will not harm your credit in any way whatsoever.

5. Access and correction

Depending on the laws that apply in your country, you may have rights to:

- access the personal information we hold about you;

- correct or update inaccurate personal information;

- request deletion of your personal information where legally permitted;

- object to certain processing of your personal information, including credit checks and direct marketing;

- restrict how we process your personal information in certain circumstances;

- request that we provide your personal information in a portable format where technically feasible;

- withdraw any consent you have provided for processing your personal information.

To exercise these rights, please contact us at admin@riskfreemarketing.com. We will respond as required by applicable law.

6. Complaint procedure

If you have a complaint concerning the manner in which we maintain the privacy of your personal information, please contact us as set out below. All complaints will be considered by Atena Pegler and we may seek further information from you to clarify your concerns. If we agree that your complaint is well founded, we will, in consultation with you, take appropriate steps to rectify the problem. If you remain dissatisfied with the outcome, you may refer the matter to the Office of the Australian Information Commissioner.

Individuals in certain jurisdictions (such as the European Union or California) may also have the right to lodge a complaint with their local data protection authority if they are dissatisfied with how we handle their personal information.

7. Overseas transfer

Your personal information may be stored or processed using cloud-based services or platforms hosted outside of Australia, including in the United States or Canada. We take reasonable steps to ensure those service providers handle your personal data

in accordance with the Australian Privacy Principles and this Privacy Policy.

8. Data Retention

We retain personal information only for as long as necessary to fulfil the purposes for which it was collected, or as required by law. When no longer needed, we securely delete or anonymise the information.

9. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, legal requirements, or other operational needs. We encourage you to review this Privacy Policy periodically for the latest information on our privacy practices.

10. Contact Us

If you have any queries, or if you seek access to your personal information, or if you have a complaint about our privacy practices, you can contact us through: admin@riskfreemarketing.com.

Last updated: 1 June 2025