NexoAU Prep

Privacy Policy

Version 1.6.1 | Updated 16 November 2026

1 Who is responsible

NexoAU Prep is operated by MORBECK, L. D., trading as NexoAU Prep, ABN 30 361 018 812, online at https://nexoau.com.au/. For privacy questions, access or correction requests and complaints, email contract@nexoau.com.au. This policy covers our website, connected student accounts, educational services and direct purchases. Version 1.6.1, updated 16 November 2026.

2 Information we collect

Depending on the functions you use, we collect your name, email address, account and verification details; purchases, selected country, currency, payment status and access periods; practice answers, results, progress and service usage; support messages; and security or access records such as IP address, approximate location and event times. Account passwords are processed for authentication and must never be sent to support. A receipt email may be collected before an account is linked to a purchase.

3 Payments and contractual records

Card details are entered into secure payment fields or hosted checkout supplied by the card payment operator, rather than into our ordinary account forms. The card payment operator and, where relevant, the card issuer handle payment and fraud-related information under the privacy notices applicable to their services. We retain the order, provider references and payment status needed to administer purchases. For purchases using our versioned acceptance process, we retain the accepted wording, document versions, cryptographic fingerprints, order reference and server record of acceptance. Where applicable, renewal authorisation is recorded separately. Merely opening a checkout or receiving a quote is not acceptance. A payment reference is not a full card number.

4 Why information is used

We use information to create and protect accounts, verify email addresses, supply purchased resources, record study activity and results, process payments and cancellations, issue contractual communications, respond to support, investigate misuse and meet applicable accounting, legal and dispute-handling requirements. We use approximate IP location to support security and calculate regional prices automatically on our server. Visitors cannot select a pricing country or band. If the IP location cannot be established or matched to a configured rule, the intermediate regional band B applies. Approximate location can be inaccurate; billing details used for payment and tax purposes are separate from the automatic pricing location. Not providing necessary account or transaction information can prevent the requested service from being supplied.

5 How information reaches us

Most information comes directly from you through forms, educational activities, purchases and messages. We also receive payment confirmations and relevant transaction status from the card payment operator, and technical information from requests to our services. The login-location and automatic regional-pricing integrations send an IP address to the external ipapi.co service to obtain approximate location information. For the regional-pricing function, the server uses the country result; it does not offer a manual pricing-country selection. This function uses a short-lived, bounded in-memory country cache and does not add an IP-address field to purchase or student records. This lookup is separate from the Australian hosting infrastructure. Its privacy information is available at https://ipapi.co/privacy/. We do not use this lookup as proof of a person's identity or precise whereabouts.

6 Cookies and browser storage

Browser storage supports functions such as a signed-in session, cart, pending order and privacy choices. Secure payment components may use their own storage for payment processing and fraud prevention. Optional analytics or marketing choices must remain separate from purchasing and accepting terms. Use the site's cookie preferences, where available, and your browser controls to review these choices. Disabling essential storage may interrupt sign-in or payment recovery. This privacy notice does not itself enable analytics or authorise advertising.

7 Recipients and service providers

Information is handled by people authorised to administer NexoAU Prep and by providers necessary for hosting, communications, payments, security and the service you request. Our integrations use the card payment operator for payments and ipapi.co for IP-location lookup, separately from the Australian hosting provider. We may provide necessary information to professional advisers, authorities or other recipients where legally required, or to establish or defend legal rights. The acceptance process does not authorise unrelated disclosure, sale of student information or advertising. Additional optional services must explain their relevant processing before use.

8 Australian hosting and external services

The NexoAU Prep application and database are hosted on infrastructure in Australia. This statement identifies the location of our hosting server; it does not mean that every external service processes information exclusively in Australia. The separate login and pricing IP-location lookups described above involve an external provider based in the United States. Card payment operators, card issuers and other external providers may process relevant information in other countries under their applicable notices. Contact contract@nexoau.com.au for available details about locations and recipients relevant to your service. Where cross-border safeguards are required by applicable law, they must be applied; accepting the terms or acknowledging this notice is not a waiver of those safeguards.

9 Educational content and AI

Do not enter information identifying real patients, identity documents or confidential clinical records into exercises, messages or AI prompts. Use training scenarios. If you choose an AI function, the information you submit may need to be processed to provide that function. Any external provider and material processing conditions must be disclosed for that function before use. This notice grants no blanket permission to train AI models with your personal information. Examination practice results are educational records, not a clinical diagnosis or an official examination decision.

10 Security and retention

We take reasonable technical and organisational steps to protect personal information, including access restrictions and secure communications. No online service can guarantee absolute security. We retain information only for justified operational, contractual, accounting, security or legal purposes. Study records support the account and purchased service; transaction and acceptance evidence may need to remain after account closure for legal obligations and claims. Information that is no longer needed is to be deleted or de-identified, subject to applicable retention duties. Backups and logs can have different retention cycles. Account closure does not necessarily delete every historical accounting or contractual record immediately.

11 Your choices and rights

You may request access to and correction of your information, ask about recipients or retention, and request account closure or deletion, subject to applicable law and justified retention. We may request proportionate verification to protect the account. If a request cannot be fully met, we will explain the applicable reason and available review routes. Where the law applying to your situation provides additional rights, these may include portability, restriction or objection to processing and withdrawal of a consent on which processing relies. Withdrawal does not retrospectively invalidate lawful processing. Contract performance and mandatory retention are not automatically based on consent.

12 International rights

Australian privacy rights and complaint routes apply where the relevant legislation covers the activity. If EU or UK data-protection law applies to your situation, rights and lawful-basis requirements under that law remain protected. If Brazilian data-protection law applies, the corresponding rights, including information about processing and applicable correction or deletion requests, remain protected. The availability and limits of a right depend on the law and circumstances. This policy does not claim that every country's law applies to every visitor or that accepting a purchase waives mandatory protections.

13 Communications and young users

Account verification, receipts, security and cancellation messages are service communications. Marketing permission, where required, must be optional and separate, with a way to unsubscribe. Direct purchases under our subscription terms are intended for adults aged 18 or over with capacity to contract. If information about a child has been submitted inappropriately, contact us so that it can be assessed and addressed.

14 Complaints and changes

Email contract@nexoau.com.au with the concern and the account or order reference needed to investigate, without passwords or full card details. We aim to respond substantively within 30 days, or sooner where a shorter legal period applies, and will explain any reasonable extension. You may contact the Office of the Australian Information Commissioner at https://www.oaic.gov.au/ where it has jurisdiction, or another competent regulator. This does not require you to waive other complaint rights. Updates will identify their version and date. A later publication does not replace the version retained with an earlier purchase or retrospectively create consent.