

Privacy Notice for the myGov App

This Privacy notice applies to your use of the App.

How we'll manage your personal information

We, Services Australia, manage myGov on behalf of the Australian Government.

It's your decision to:

- download and use the App
- provide myGov or a linked service with information when using the App.

The App may store information you provide or that is provided to you on your device.

It's your responsibility to protect information on your device from loss or misuse.

To use the App, you must agree to the App terms of use and the [myGov terms of use](#).

The [myGov privacy notice](#) also applies to the App.

What personal information we'll collect

Each time you use the App, myGov will collect the following types of information:

- your mobile device details
- personal and sensitive information created by myGov relating to your use of the App
- the individual identity number assigned to a government issued certificate, and displayed on that certificate.

The information we collect will depend on your interactions with the myGov app.

The [myGov privacy notice](#) lists the types of information we collect.

This information will be handled in accordance with the [Services Australia privacy policy](#).

Why we collect information

We collect and use your personal information:

- to operate myGov, including to provide access to your myGov Inbox and the myGov wallet
- for fraud management and compliance activities.

Who we'll share your personal information with

We share information you provide to myGov with other parties where you have agreed, or where the law allows or requires it. This includes to:

- your linked services
- the Digital ID exchange, to verify your identity.

Each linked service and the Digital ID exchange have their own privacy notice, which applies to their handling of your personal information.

Information shared with your linked services

When completing a task on the App, for example when requesting a vaccination certificate, the App communicates directly with the relevant service. myGov does not collect information shared by you with the linked service.

When you add a certificate to your myGov wallet, myGov will collect the individual identity number assigned to the government issued certificate. myGov does not keep a copy of, or have access to, items you add to your myGov wallet.

Concession cards - Using QR codes

The myGov app allows you to generate a QR code version of your concession card. This allows a third party to check whether the card is valid using the myGov QR reader on the App if access to the device camera has been enabled.

The myGov QR reader will allow the third party to confirm with Services Australia whether your card is valid without collecting your card information.

Using your camera to add items to your myGov wallet

If you request to add an International COVID-19 Vaccination Certificate to your wallet, you will be required to enter the details of your passport. The App will provide you with the option of enabling access to your mobile device's camera to scan a physical copy of your passport.

If you enable camera access and use the scanning function, we will not collect the information listed on your passport. Your information will be held locally on your device. Your details will not be stored by myGov. No image will be stored to your device's camera roll.

The App uses camera functionality for optical character recognition (OCR) purposes only in relation to the capture of passport details. When using the camera function, the scan will only recognise your passport details and will not capture any additional information.

COVID-19 certificates

When you add a COVID-19 Vaccination Certificate to your myGov wallet, myGov will collect the individual identity number assigned to the government-issued certificate. We need to collect this number to enable access to and offline storage of the COVID-19 Vaccination Certificates in your myGov wallet.

myGov does not keep a copy of, or have access to, the COVID-19 Vaccination Certificates you add to your myGov wallet. If you delete the App from your device, any certificates added to your wallet will also be deleted.

Services Australia's [International COVID-19 Vaccination Certificate](#) privacy notice provides further detail in relation to how we collect, use and disclose your personal information for the International COVID-19 Vaccination Certificate.

Data storage and security

Data will remain on your device until the App, or your user account on the App, is deleted.

If you delete the myGov app from your device, all items or identification details stored on your device, will be deleted. The items or details, include:

- any certificates or cards added to your wallet
- any personal details saved for re-use in the wallet.

It's your responsibility to secure your personal information. For more information, see [Security](#).

For more information regarding data retention and storage, see [Services Australia's privacy policy](#) under the heading "How we store personal information".

Data analytics

Each time you use the App, myGov will collect analytics information using Adobe Customer Journey Analytics. This includes a unique identifier called an Adobe Experience Cloud ID. This unique identifier will not identify you - it will only identify an app session. Information attached to the identifier includes the user's:

- country and state location
- interactions with the App, such as: the screens they navigate to, the services they use and how they use them, if they've been able to complete a process, and the types of credentials stored in their myGov wallet.

We use this information to gain insights into the use of myGov features and services and to make improvements. This information will not identify you.

The [myGov privacy notice](#) provides additional information about how we use this information: see section titled "Information collected by Services Australia using the Adobe Experience Platform".

The App does not use Google Analytics 360 as described in the myGov privacy notice. Any reference to Google Analytics 360 in the myGov privacy notice is excluded from this privacy notice.

Further information

You can view and update most of your details online through your myGov account. If you have difficulty updating your details, you can [contact us](#).

You can request we correct information about you or complain about a privacy breach in accordance with [Services Australia's privacy policy](#).

This app has been developed and published by Services Australia.



Services
Australia

Detailed Business User Stories Specifications (DBUSS)

Project name: Further Advancing myGov

Feature: **s47E(d)** - Source the Authored content for Terms
of Use in Authentication pages

Version: 1.3

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1. Document history

Version	Date	Created by	Comments <i>Description of changes</i>
0.1	16/10/2025	s22	First Draft
0.2	4/11/2025	s22	Review
0.3	5/01/2026	s22	Updated based on feedback
0.4	02/02/2026	s22	Updated to support solution changes
0.5	05/02/2026	s22	Updated terminology of new solution & supporting documentation
0.6	10/02/2026	s22	Updated user stories and dates
1.0	12/02/2026	s22	Final
1.1	02/03/2026	s22	Updated to reflect completed March release
1.2	13/03/2026	s22	Updated based on feedback from ICT team
1.3	27/03/2026	s22	Updated user stories

2. Requirements context

2.1 Introduction

This feature enables myGov to source and present the Terms of Use (ToU) directly to user from the myGov Content Management System, rather than relying on duplicated versions maintained in s47E(d) and s47E(d).

At present the myGov Terms of Use are published in a number of locations for several functions:

- as a content page available via the myGov website footer.
- stored in s47E(d) and is used during myGov account creation and at Sign in when users are required to accept updated Terms of Use following a change.
- Stored in myGov app with content specific to app use and presented at registration.

The duplication of the ToU in the myGov App which operates separately and inconsistently with the platform ToU. These duplications and inconsistent applications across channels creates operational inefficiencies, introduces unnecessary technical dependency, has created non synchronised Terms of Use pages and a poor user experience in some channels following a ToU update.

Updating the Terms of Use within ^{s22} requires manual back-end changes and a system release, even when the underlying content changes are non-functional in nature. This process increases delivery effort, release risk and time to publish critical legal and policy updates.

This feature proposes a single-source approach whereby the authentication flows retrieve and publish Terms of Use content irrespective of channel (in the portal or the app). By doing so, updates to the Terms of Use can be made through standard independent content authoring processes without triggering additional technical changes or new feature development there by improving, agility, consistency across the platform and channels. In addition, there will be a simplification of the version numbering rather than multiple versions, providing greater efficiencies and creating less customer confusion.

This feature will be delivered in two phases:

1. Design and develop an authorable technical framework using ^{s47E(d)} and microservice patterns
2. Uplift the User Interface into ^{s47E(d)} , ^{s47E(d)} and myGov app technologies and Integrate with the new authorable Terms of Use framework

Feature(s) scope

2.6.1 In-scope

March 2026 release:

- Technical framework that allows Terms of Use to be authored in ^{s47E(d)} and published in both portal and the app.
APIs/Microservices to sync Terms of Use version metadata via ^{s47E(d)} author tool when content is created and published

April 2026 release:

- Sourcing the Authored Terms of Use/Updated Terms of Use at:
 - Create account (Email or DI)
 - All sign ins (portal and app) where the user has not accepted the most recent version of the Terms of use.
- Updates to the myGov app to handle new Terms of Use source

- Consolidation/merger of multiple Terms of Use documents & pages
- Removal of all other versions of ToU
- Record ToU acceptance in ^{s47E(d)} including timestamp and which version was accepted
- Align ^{s47E(d)} and ^{s47E(d)} to display the same version number & date
- Block re-replication or deletion of already synced Terms of Use content in ^{s47E(d)}

2.6.2 Out-of-scope

- Changes to the Privacy and Security pages
- Full re-write of the Terms of Use (possible minor updates may be required)
- Behaviour of the 'Tick' box in relation to opening the ToU

2.2 Important dates

Expected Date	Description
17/02/2026	DRF lockdown (March release)
25/02/2026	Testing sign-off and code freeze (March release)
06/03/2026	Release (March release)
27/03/2026	DRF lockdown (April)
02/04/2026	Testing sign-off and code freeze (April)
10/04/2026	Release (April)

3. Requirements

3.1 User stories

User Story ID	User stories	Acceptance Criteria	Endorsed
Need Statement: To provide streamlined ToU process that allows version updates and correct triggering of acceptance through an authorable framework			

User Story ID	User stories	Acceptance Criteria				Endorsed
US7	As a myGov user I want to be provided with the most up to date terms of use So that I am aware of my obligations when using myGov	AC 7-1	Given an updated ToU has been published in s47E(d)	When a new version of ToU is stored and made active in s47E(d)	Then then all channels (portal, the App and web) display the same updated ToU	s22
		AC 7-2	Given an active ToU version exists in s22 and s47E(d)	When ToU are presented to a user	Then the displayed content includes the TOU version in the format s47E(d)	s22
		AC 7-3	Given a myGov user is presented with an updated ToU	When the user accepts the ToU	Then the accepted TOU version is recorded and stored in s47E(d) against the users account	s22

User Story ID	User stories	Acceptance Criteria				Endorsed
US-8	As a new myGov user I want to review the most current version of ToU during account creation So that I can make an informed decision to accept or reject before creating an account	AC 8-1	Given a user has commenced the myGov account creation process using email	When the user is presented with the ToU page	Then the user is presented with the most current version of the ToU	s22
		AC 8-2	Given a user has commenced the myGov account creation process using DI	When the user is presented with the ToU page	Then the user is presented with the most current version of the ToU	s22
		AC 8-3	Given a user is on the ToU acceptance page during account creation	When and the user selects the “Terms of Use” link	Then the ToU content opens in a new window	s22

User Story ID	User stories	Acceptance Criteria				Endorsed
		AC 8-4	Given the user has select the ToU link	When the ToU content is opened in a new window	Then it opens https://my.gov.au/en/about/terms with the table of contents and updated content	s22
		AC 8-5	Given the user is creating a new account	When the user is on the ToU acceptance page	Then they will be presented with consent boxes to accept or reject the ToU and Privacy policy to select and progress	s22
		AC 8-6	Given the user is on the ToU acceptance page	When they attempt to navigate to the next page without selecting the consent boxes	Then they will be presented with error messaging and won't be able to progress to the next page	s22

User Story ID	User stories	Acceptance Criteria				Endorsed
		AC 8-7	Given the user is on the ToU acceptance page	When they select the consent boxes and select Next	Then the user is able to navigate to the next page in the flow	
		AC 8-8	Given the user has accepted the ToU in the Account Creation flow	When the record is created	Then the ToU acceptance and version will be written to the users account in ^{s47E(d)}	s22
US-9	As an existing myGov user I want to review the most current version of the ToU So that I can make an informed decision to accept or reject before proceeding	AC 9-1	Given updates are made to the ToU	When the user signs in via the myGov portal	Then the user is presented with the most current version of the ToU	s22

User Story ID	User stories	Acceptance Criteria				Endorsed
		AC 9-2	Given a user is on the ToU acceptance page	When and the user selects the “Terms of Use” link	Then the updated ToU content is displayed to the user with a back link	s22
		AC 9-3	Given the user selects the “Terms of Use” link	When the ToU content is presented	Then it opens https://my.gov.au/en/about/terms with the table of contents and updated content	s22
		AC 9-4	Given the user is signing in	When the user is on the ToU acceptance page	Then they will be presented with a consent box to accept or reject the ToU to select and progress	s22

User Story ID	User stories	Acceptance Criteria				Endorsed
		AC 9-5	Given the user is on the ToU acceptance page	When they attempt to navigate to the next page without selecting the consent box	Then they will be presented with error messaging and won't be able to progress to the next page	s22
		AC 9-6	Given the user is on the ToU acceptance page	When they select the consent boxes and select Next	Then the user is able to navigate to the next page in the flow	s22
		AC 9-7	Given the user has accepted the ToU	When the user is authenticated	Then the ToU acceptance and version will be written to the users account in s47E(d)	s22

User Story ID	User stories	Acceptance Criteria				Endorsed
US-10	As a user reviewing ToU online I want to be presented with the most current version So that I can make an informed decision to accept or reject before proceeding	AC 10-1	Given a user is on the myGov website	When they view the ToU web page	Then they are presented with the most current version	s22
US-11	As a myGov user I want to be prompted to review and accept the latest ToU at the start of an authenticated session So that I can complete my tasks without being interrupted later in the session	AC 11-1	Given a myGov user is in an authentication session	When a new version of the ToU is published during that session	Then the user is not interrupted and will only be presented with the updated ToU at the start of their next authenticated session	s22
US-12 (app)	As a myGov app user who is registering the app for the first time I want to be prompted to review and accept the latest terms before I can successfully authenticate into the app SO That I can make an informed decision to either agree or reject before registration is complete	myGov app	Given I am registering the myGov app for the first time	When the user has successfully signed in using their myGov account details	Then the updated terms of use shall prompt, and the user must agree to the updated terms of use to complete registration	s22

User Story ID	User stories	Acceptance Criteria				Endorsed
US-13 (app)	As an existing myGov app user I want to know when an update has been made to the myGov app terms of use SO that I can make an informed decision as to whether I accept and agree to the new changes or reject	myGov app	Given I am a previous registered myGov app user, and I have successfully signed in with either my PIN or Biometric	When a new version of the terms of use has been published prior to verifying my identity (PIN/Biometric)	Then the user will be prompted with the updated terms of use and must agree to the terms to continue using the myGov app	s22

3.2 Solution / Technical user stories

s47E(d)

3. Terms, acronyms, and related artefacts

3.1 Terms and acronyms

Term/Acronym	Definition
ICT SRO	ICT Senior Responsible Officer and the title 'ICT lead' are interchangeable terms within the agency.
ToU	Terms of use
DMC	Data Management Checkpoint assessment
s47E(d)	s47E(d)
API	Application Programming Interface
DI	Digital ID
s47E(d)	s47E(d)
DRF	Design to Run Framework

3.2 Related artefacts

Artefact	File name and location	Date
Project Request Documentation	s47E(d)	27/10/25
Costing Request Documentation	s47E(d)	
Privacy Threshold Assessment or Privacy Impact Assessment	s47E(d)	13/02/2026
Project Management Plan	s47E(d)	
High Level Business Needs	s47E(d)	
Other (please specify)	s47E(d)	17/02/2026

4. Document governance

There are two steps to signing off the DBUSS:

SENIOR RESPONSIBLE OFFICER (SRO) SIGN-OFF

All final DBUSS documents, that is, version 1.0 and any subsequent final versions, will include endorsement by the relevant business National Manager (or above). Refer to [RMF document approvals](#) for additional information.

LEGAL SIGN-OFF DETERMINATION

Secretary or delegate approval is required in some circumstances, where a computer program may be used to make decisions under social security, family assistance or child support legislation. If computer programs that make decisions are to be implemented as part of a document that does not relate to social security, family assistance or child support legislation (i.e. relates to Medicare/Pharmaceutical Benefits Scheme), then advice should be sought from the Legal Services Division.

4.1 Legal sign-off determination

The response sections in the table below – Exercise of Delegation must be completed to ensure that an assessment has been made in relation to the impact on the relevant legislation.

Section 6A of the *Social Security (Administration) Act 1999* provides:

(1) The Secretary may arrange for the use, under the Secretary's control, of computer programs for any purposes for which the Secretary may make decisions under the social security law.

(2) A decision made by the operation of a computer program under an arrangement made under subsection (1) is taken to be a decision made by the Secretary.

Note: the Secretary's power has been delegated to the Chief Executive Centrelink.

Section 223 of the *A New Tax System (Family Assistance) (Administration) Act 1999* provides:

(1) The Secretary may arrange for the use, under the Secretary's control, of computer programs for any purposes for which the Secretary may make decisions under the family assistance law.

(2) A decision made by the operation of a computer program under an arrangement made under subsection (1) is taken to be a decision made by the Secretary.

Note: the Secretary's power has been delegated to the Chief Executive Centrelink.

Section 12A of the *Child Support (Assessment) Act 1989* provides:

(1) The Chief Executive Officer of Services Australia may arrange for the use, under the Registrar's control, of computer programs for any purposes for which the Registrar may make decisions under this Act.

(2) A decision made by the operation of a computer program under an arrangement made under subsection (1) is taken to be a decision made by the Registrar.

Section 4A of the *Child Support (Registration and Collection) Act 1988* provides:

(1) The Chief Executive Officer of Services Australia may arrange for the use, under the Registrar's control, of computer programs for any purposes for which the Registrar may make decisions under this Act.

(2) A decision made by the operation of a computer program under an arrangement made under subsection (1) is taken to be a decision made by the Registrar.

This DBUSS requires that an appropriate delegate of the Chief Executive Centrelink or the Child Support Registrar approve arrangements to use computer programs which may make a decision under the social security, family assistance or child support legislation.

Exercise of Delegation	Response	
Section 6A of the <i>Social Security (Administration) Act 1999</i> (as described in Section 5.1 of this document.) has been determined as impacted and, as such, requiring sign-off	Yes ☐	No ☒
Section 223 of the <i>A New Tax System (Family Assistance) (Administration) Act 1999</i> (as described in Section 5.1 of this document) has been determined as impacted and, as such, requiring sign-off	Yes ☐	No ☒
Section 12A of the <i>Child Support (Assessment) Act 1989</i> (as described in Section 5.1 of this document) has been determined as impacted and, as such, requiring sign-off	Yes ☐	No ☒
Section 4A of the <i>Child Support (Registration and Collection) Act 1988</i> (as described in Section 5.1 of this document) has been determined as impacted and, as such, requiring sign-off	Yes ☐	No ☒

If any of the boxes under the response column in the table above is marked 'Yes', an officer with the appropriate delegation (usually at SES level) is required to sign the document, as detailed in section 5. This is done by the officer in the National Manager (or above) Sign-Off section, as a delegate of the Chief Executive Centrelink or Child Support Registrar.

Enquires should be made to confirm that the relevant officer holds the appropriate delegation by sending an email to **s47E(d)** [@servicesaustralia.gov.au](mailto:s47E(d)@servicesaustralia.gov.au).

Please see following link for current delegation instruments: [Program Delegations](#)

4.2 Senior responsible officer (SRO) sign-off

For Endorsement Evidence, an email of approval from the SRO may be provided to the RMO as evidence.

Position	Name and Organisation	Endorsement Evidence	Date
Business SRO [Mandatory]	s22	 RE_ For ENDORSEMENT_ DB	27/02/2026
ICT SRO [mandatory]	s22	 RE_ For ENDORSEMENT_ DB	27/02/2026

servicesaustralia.gov.au

By using the myGov mobile application (the App), you agree to the App terms of use.

To find out more, read our full terms of use.

myGov app terms of use

This is an agreement between you and the Australian Government, represented by Services Australia. We may refer to Services Australia as 'we', 'our' or 'us' in these terms. The agreement governs your use of the Licensed Application known as the myGov app (the App).

Please read these terms of use carefully. When you select 'I Accept' or take steps to install the App on your mobile device, you agree to be bound by them. By installing the App on your mobile device, as permitted under the Apple App Store and Google Play Store terms and conditions, you agree to and will be bound by those terms and conditions.

Your use of the App

These terms of use apply each and every time you access and use the App.

We grant you a non-transferable, non-exclusive and revocable licence to use the App on your mobile device. This is a limited licence and all other rights are reserved to us.

The licence does not allow:

- use of the App for commercial purposes, such as renting or leasing, unless specifically provided for or permitted by the functionality in the App
- altering, modifying or reverse engineering any element of the App
- copying or extracting information from the App and separately distributing that information, or
- the use of any of the marks, logos or design layouts in the App.

Signing in to the App

To use the App you need a myGov account.

If you don't have a myGov account you'll need to create a myGov account. You can create a myGov account at my.gov.au.

By having a myGov account, you agree to be bound by the [myGov terms of use](#). The myGov terms of use apply to you as well as what is stated on this page.

If the myGov terms of use change, you'll need to accept the new myGov terms of use to continue using the App.

When you first set up the App, you can use either your:

- myGov username and password
- Digital Identity, if it's connected to your myGov.

When you first set up the App you'll need to create a myGov app PIN. You'll need to create a new PIN each time you:

- set up the App on a new mobile device
- set up the App again, if someone else signs in to their myGov account on your device.

After you set up the App with your sign in details, you may use either your App PIN, or your mobile device's biometrics, if this is available on your device.

If you choose to use your device's biometrics, myGov will not collect, store or otherwise handle your biometric information.

It is your obligation to keep your mobile device and App PIN secure. If you don't, someone could try to pretend to be you and access the App.

You acknowledge that the App will access and use information associated with your myGov account for the purposes of signing you in to the App.

If you close your myGov account, or your myGov account is locked or closed by us under the myGov terms of use, you will not be able to use the App. You can contact the [myGov helpdesk](#) for support if this occurs.

Updating the App

We may, in our sole discretion, at any time, with or without notice to you, change the App in any way. This includes adding, changing or removing any of the functionality. If we do, these terms of use will govern any upgrade or supplement to the App.

Accessing the App

We do not guarantee uninterrupted access to the App, or that there'll not be delays, failures, errors, omissions or loss of transmitted information.

Use of non-personal information

Apple, Google, and Services Australia may collect, share and use technical data and related information, including information about your mobile device and the App to facilitate the provision of updates. This information will not personally identify you.

Your privacy and personal information

Your personal information is protected by law (including the *Privacy Act 1988*) and is collected by Services Australia (the agency), to administer your myGov account.

Your information may be used by the agency, or given to other parties where you have agreed to, or where it is required or authorised by law. Read more about how myGov handles your personal information in our [Privacy policy](#).

You can get more information about the way the agency will manage your personal information from our privacy policy, on the [Services Australia website](#).

Terms governing use of the agency's website

You acknowledge that the App provides links to content accessible through myGov. This content may include access to your government linked services through myGov.

You acknowledge that as a condition of installing the App, you will comply with the following terms of use for any linked services:

1. Information which you consider may be sensitive may be displayed over your mobile device when using the App. For privacy reasons, we may time out your access to linked services through the App. This may happen if you haven't entered information within a certain time period.
2. You will be responsible for all online transactions undertaken on your mobile device. We'll assume that any transaction on the mobile device using the App was undertaken by you.
3. Accessing your linked services does not change any of your obligations to provide information to us. You are not excused from providing information when required if you cannot access your linked services for any reason.
4. You must not provide false and misleading information. Doing so could result in prosecution and civil or criminal penalties.
5. Using the App and accessing your online linked services is voluntary.
6. We may cancel your access if we believe that you have used it to perform an unauthorised action.
7. You agree to:
 - a. keep your App PIN confidential, and
 - b. not permit any other person to use your App PIN and accessing the App.
8. Your access to any linked services depend on telecommunications and internet service providers and other external factors. We do not guarantee the availability of your linked services at any time.
9. We may make changes to your access to linked services at any time with or without notice to you. We may notify you of the changes through informational messages when using service linked to the App.
10. Accessing your linked service through the App will signify your acceptance of the terms of use every time you use the linked service. This includes acceptance of any changes to these terms of use in circumstances where it's reasonable to assume that you are aware of the changes.

How the App uses external links

If this App includes content that's made available by a third party or includes a link to a third party website, you agree that we're not responsible for:

- examining or evaluating the content or
- the accuracy or completeness of that content.

We don't endorse any third party links and we have no direct control over the content of any linked websites. We can't control the changes that may occur to the content on those websites. You must make your own assessment of the information contained on external websites and, if you choose to rely on it, it is wholly at your own risk.

The information and links are provided for convenience only and you should not rely on that as:

- a statement of government policy or
- advice on any particular matter.

We do not guarantee, and accept no legal liability whatsoever arising from linked service or third party website content. This includes the content's:

- accuracy
- reliability
- currency, or
- completeness.

How we use the Document Verification Service (DVS)

We will use the DVS to validate your identity documents when we require them.

You understand myGov and Services Australia will check identification documents you provide with the issuing authority to confirm validity. In providing these documents, you consent to myGov and Services Australia validating the documents with the issuing authority.

Read more about how DVS handles your documents on the [Department of Home Affairs website](#).

Our liability to you

We've used our best endeavours to ensure information in the App is correct and current at the time of uploading to the Apple App Store and the Google Play store. You should make sure that you regularly check for any updates to the App.

You agree that you use the App at your own risk.

To the extent permitted by law:

- we give no warranty, and make no representation, express or implied that the information is complete, correct or current
- the App is provided on an 'as is' basis and we make no warranties that the App is error free or that any defects with the App will be rectified, and
- we are not in any way liable for losses, damages, costs, expenses and liability of any kind that you or any other person may suffer or incur directly or indirectly from you using the App and any information or content available from it.

To the maximum extent permitted by law:

- we exclude all liability to any person arising directly or indirectly from using this App and any information or content available from it, and
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