

PRIVACY POLICY

This privacy policy applies to Melbourne Finance and Equity Group Pty Ltd (ACN 629 715 073) (**MFEG**), and any of its controlled entities, or Related Bodies Corporate (within the meaning of the Corporations Act 2001 (Cth)).

MFEG believes that you have the right to keep your personal information private, and to make sure that we protect and maintain the privacy, accuracy, and security of your personal and financial information. We have set up systems and procedures to ensure that we protect these rights.

What are your rights?

You have the right to know:

1. why we are collecting your personal information;
2. what information we hold about you;
3. how we use that information; and
4. who we share the information

with. You also have the right to:

1. see this information; and
2. correct this information if it is wrong.

What is 'personal information'?

Personal information means information or an opinion about a person, whether or not that information or opinion is true, and whether or not the information or opinion is recorded in a material form.

Personal information may include things like your name, address, date of birth, telephone number, email address and location, which when used either alone or in combination with other information, maybe used to identify, contact, or locate you. Depending on the services we are offering you, personal information may also include your occupation, your employer, your financial information, and tax file number.

Why do we collect your personal information?

MFEG collects and uses your personal information to comply with our legal obligations to provide you with informed and appropriate services. Without collecting personal information, we will be

unable to conduct risk analyses, advise you on the suitability of particular solutions investment opportunities or funding solutions, and otherwise provide you with our services.

We will only collect information relevant to our business relationship with you. We will only collect sensitive information, such as information relating to your health, unless it is necessary to provide you with services, and where you have consented to that collection

How do we collect your personal information?

How we obtain your personal information will depend on how you engage with us. As a rule, we may only collect your personal information either directly from you, or if you have authorised us to do so, from other sources, such as your professional advisors (lawyers, accountants, auditors, etc.). We may collect this information in person or via telephone, mail, fax, email, or internet contact.

When you or your professional advisors speak to us about your personal information, and particularly your financial affairs, we will minimise the opportunity for other people to overhear our discussion, unless authorised by you.

How will we use your personal information?

We will limit the use of your personal information to:

- implement our advice or instructions to you in regards to particular investment opportunities, or borrowing options;
- provide you with commentary about our business, any opportunities we may offer, or technical information which might impact our services;
- carry out planning, product development, research, and analysis;
- fulfil any legal requirements we may have (such as compliance with legislative requirements such as the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), disclosure to regulators, or other legal authorities); and
- keep you up to date on any other services or opportunities offered by us.

You can notify us at any time if you no longer wish to receive any correspondence regarding offers or opportunities by calling us on (03) 9900 6227 or by emailing us at info@mfeg.com.au.

Who will use your personal information?

With your permission, we may disclose your personal information to organisations involved in providing, managing, or administering our services. This might include platform providers, banks, custodians, insurers, investment managers, mail houses, tax authorities or external dispute resolution services.

In providing your personal information to these organisations, we will bind them to the same standard of care as we do ourselves, so that they cannot provide your personal information to anyone else. We enforce this requirement through contractual agreements with them.

We may also share your personal information with our Related Bodies Corporate.

Where we are required by law, it may be necessary to provide your personal information to certain government entities, or to assist law enforcement.

Except where we undergo a merger, acquisition, or insolvency event, we will not share, sell, or trade your personal information to any company or person who is not a Related Body Corporate, unless explicitly authorised by you.

How is your personal information kept secure?

We will implement processes and controls to keep your personal information secure and confidential.

Only employees of MFEG and those who perform services on our behalf, and are authorised to handle your personal information, will have access to your personal information.

We will not retain any of your personal information for any longer than it is required by us, except to fulfil our legal obligations. Generally, the law will require that we retain information for up to seven years. We may sometimes retain information for shorter or longer periods of time, depending upon any specific legal requirements, or the needs of MFEG.

We will, with your assistance, ensure that your personal information is accurate, complete, and up to date.

Our website uses cookies to enable us to identify you or your browser while you are using our website. These cookies may be permanently stored on a computer, or they may be temporary session cookies. You are able to choose if and how a cookie will be accepted by configuring your preferences and options in your internet browser. Your internet service provider or other IT service provider should be able to assist you with setting your preferences. Please note that if you choose not to accept a cookie, this may impact the effectiveness of our website.

International data transfers

From time to time, we may need to disclose your personal information to organisations located overseas. These organisations are service providers who perform a range of technological and operational service functions for us. When we disclose personal information overseas, we are required to take measures to ensure that your personal information is treated in accordance with the standards that apply in Australia.

How can I access my personal information?

You can access most of the personal information we hold about you, and request corrections.

This right is subject to some exceptions. For example, we cannot provide you with personal information that relates to existing or anticipated legal proceedings.

You can request access to your personal information by calling us on (03) 9900 6227, emailing us at info@mfg.com.au, or by writing to us at L14, 333 Collins Street, Melbourne VIC 3000. We are able to retrieve and provide you with your personal information for free, unless your request requires significant research or preparation time. Where we think it might take some time to retrieve and provide your personal information, we will tell you how much it will cost before undertaking it.

If any of your personal information that we possess is incorrect, you can update this information using any of the methods detailed above.

What if you have a privacy issue?

As an Australian entity, we are bound by the Australian Privacy Principles for the handling of personal information. Our policies, processes, and systems have been developed to ensure that we comply with our obligations under the Privacy Act 1988 (Cth).

If you live in the European Union, we are also obliged to adhere to the European Union General Data Protection Regulation (**EU GDPR**).

If you have a particular privacy concern, we ask that you please contact us by calling us on (03) 9900 6227, emailing us at info@mfg.com.au. If you are not satisfied with our response, you may contact the office of the Australian Information Commissioner either by phone at 1300 363 992, by post at GPO Box

5218, Sydney NSW 2001, or by email at enquiries@oaic.gov.au.

What happens if there is a data breach?

In the unlikely event that your personal information is accessed by someone without authorisation, we will notify the relevant supervisory authority of the data breach within 72 hours of becoming aware of that breach, unless we reasonably believe that it is unlikely to impact your rights. Where we believe that the breach is likely to impact on your rights, we will ensure that you are notified without undue delay.

Your right to erasure

You have a right to withdraw your consent, at any time, to the collection of personal information. Where you advise us of this withdrawal of consent, we will ensure that your data is deleted.

You have a right to object at any time to certain times of processing of your personal data, including:

- where the legal basis for processing is a legitimate business interest; or
- direct marketing (including profiling).

In some limited situations, we may be permitted to continue processing your personal information despite your objection.

Where you wish for us to erase your personal information, or where you wish to object to a particular processing of your personal information, please contact us in writing by either emailing us at info@mfeg.com.au or by writing to us at L14, 333 Collins Street, Melbourne VIC 3000.

Where we update our privacy policy

From time to time it may be necessary for us to update our privacy policy.

Any changes we make must be made in accordance with the requirements under the Privacy Act 1988

(Cth), the Australian Privacy Principles, or the EU GDPR.

We may notify you about changes to this privacy policy by posting an updated version on this website. If you require any further information about the Privacy Act 1988 (Cth) or the Australian Privacy

Principles, please visit the Federal Privacy Commissioner's website at www.privacy.gov.au.