

PRIVACY STATEMENT

DELTAPEER FINANCIAL SERVICES PTY LTD (ACN 627 614 706)

DeltaPeer Financial Services Pty Ltd (DeltaPeer) is subject to the requirements of the Australian Privacy Act 1988 (the Privacy Act).

We recognise the importance of your personal information, and appreciate that you may have concerns about your privacy, and about the confidentiality and security of your personal information.

This privacy statement describes how DeltaPeer manages your personal information and safeguards your privacy.

PERSONAL INFORMATION AND HOW WE COLLECT IT

Personal Information is information which can reasonably identify you. We only collect personal information that is reasonably necessary for Deltapeer to provide you with our services and products. If you do not provide us with the information we request, we may not be able to provide you with the services that you want.

DeltaPeer will only collect information that is necessary for the primary purposes of:

- providing you with your services and products or with the information you have requested;
- notifying you about other DeltaPeer services from time to time;
- for identification as required for anti-money laundering and counter-terrorism financing purposes or as a result of other Australian or extraterritorial taxation, legal or regulatory obligations;
- managing DeltaPeer's relationship with you.

We endeavor to collect personal information in a lawful and non-obtrusive way. The types of personal information that DeltaPeer collects and maintains generally comprises of:

- your name;
- contact details such as telephone numbers, address and e-mail address;
- birth date;
- bank account details;
- other information that may be required for identification purposes.

HOW WE COLLECT AND HOLD PERSONAL INFORMATION

DeltaPeer will collect your personal information directly from you, unless you have appointed an agent to act on your behalf. DeltaPeer may collect your personal information in a variety of different ways including in person, by telephone, fax, email, letter or application forms. DeltaPeer may hold the information that we have collected in both physical and electronic storage facilities, including paper-based filing and computer databases.

NON-PERSONAL INFORMATION COLLECTED

DeltaPeer may also collect non-personal information directly from you when you visit our website, and this may include:

- a visitor's server IP address and the domain name of the relevant Internet Service Provider;
- the type of operating system the visitor uses;
- pages accessed; and
- the date and time of the visit.

This non-personal information is used to monitor usage of our website.

SENSITIVE INFORMATION

Unless required by law, DeltaPeer will not collect sensitive information about you, which includes information about your religion, race, political views, criminal convictions, health information or membership of professional or trade associations or unions. In the event that we need to collect sensitive information about you, we will only do so with your consent or where it is required by law.

USE OF PERSONAL INFORMATION

DeltaPeer may use your personal information for the primary purpose of providing you with financial services and products, as well as for relationship purposes, such as:

- to verify your identity or transactions that you may enter into with us;
- to administer and manage the provision of our products and services to you;
- to comply with any applicable Australian laws and regulatory requirements, including complying with any lawful request made by a government authority, regulator or enforcement agency, including in connection with legal proceedings or the prevention or detention of crime, fraud or other misconduct;
- to comply with DeltaPeer's risk management policies and procedures;
- to conduct due diligence prior to providing you with your requested products and services;
- to provide you with regular updates on our service and product offerings by way of direct marketing;
- for research or development purposes related to business development, product planning and product delivery; and
- any other purpose related to the primary purpose.

USE AND DISCLOSURE

DeltaPeer will only use and disclose personal information about you for the purpose for which it is collected, unless consent has been obtained to use the information for additional purposes. However, in the course of providing our products and services to you we may also disclose your personal information:

- to the issuers of the products and services we provide to you;

- to a relevant Credit Reporting Body (in certain circumstances);
- to government regulatory authorities and enforcement agencies;
- to related bodies corporate;
- as required by law;
- as reasonably necessary to assist a law enforcement agency;
- to external companies for the purposes of issuing statements and handling mail;
- where we are otherwise required or authorized to do so by law.

ACCESS TO, CORRECTION OF, OR UPDATING OF YOUR PERSONAL INFORMATION

Generally, DeltaPeer will provide you with access to your personal information that we hold within a reasonable time-frame upon receipt of a written request. We may not grant access to you, if a relevant exception under the *Privacy Act* applies. If you believe that your personal information we hold is inaccurate, incomplete or out-of-date, please contact us about your concerns. If we determine your concerns to be valid, we will update the personal information we hold within a reasonable timeframe and provide you with written notice of the correction. Alternatively, if we disagree with your concerns, we will note the issues on your records that we hold, provide you with written notice of our reasons, and outline any additional avenues of redress open to you. You should keep us informed of any changes to your personal information, by notifying us in writing. From time-to-time we may request that you review, confirm and advise us of change to your personal information.

TRANSBORDER DATA FLOWS

DeltaPeer may disclose information to related bodies corporate and unaffiliated service providers in locations outside of Australia's territorial jurisdiction in the course of storing, using or disclosing that information. When transferring your personal information to foreign jurisdictions, DeltaPeer will take all reasonable steps to ensure that the overseas recipient deals with that information in ways consistent with the Australian Privacy Principles. However, the overseas recipient may not have privacy protections exactly equivalent to those in Australia under the Australian Privacy Principles. By using DeltaPeer's services and products you consent to DeltaPeer making overseas disclosures of your personal information necessarily related to the primary purpose for which it was collected.

DISPOSAL OF PERSONAL INFORMATION

If DeltaPeer no longer needs to hold your personal information we will take reasonable steps to de-identify and then destroy that information. We may retain your personal information when required to do so under a relevant Australian law.

CONTACTING US AND MAKING COMPLAINTS

If you wish to contact us for any reason regarding our privacy policy, including to make a complaint about our handling of your personal information, you can do so by addressing our Compliance Manager in writing, setting out your complaint and your up-to-date contact details. Upon its receipt, our Compliance Manager will promptly investigate the matter and provide you with a response within 30 days. If you are unhappy with our resolution of your complaint, and you are an individual located in Australia, you can contact the Office of the Australian Information Commissioner and make a further complaint.

CHANGES TO OUR PRIVACY POLICY

At times it may be necessary to amend this Privacy Policy and we reserve our right to do so. Any changes will be made as required and we will advise you of the changes to our Privacy Policy by posting an updated version on our website and by providing you with a personal notification of the changes.

CONTACT DETAILS

If you have a question, comment or complaint regarding our Privacy Policy or procedures please contact us directly to discuss your concerns.

DeltaPeer Pty Ltd
Compliance Officer
Suite 107 Jones Bay Wharf
26-32 Pirrama Road
Pyrmont NSW 2009