

Please read this Privacy Policy carefully before accessing the services, features, content or applications of and offered by OpenInvest Holdings Limited (ACN 618 128 859) and OpenInvest Limited (ACN 614 587 183, AFS Licence 504 155) (OpenInvest, we or us).

We recognise that maintaining the privacy of your Personal Information matters to you, and are committed to protecting your Personal Information.

This Privacy Policy outlines how we collect, use, protect, and disclose your Personal Information. It also explains how you can access your Personal Information and have it amended, as well as who you can contact should you have an enquiry or complaint.

This Privacy Policy applies to information we hold that is collected through the applicable service website and all associated pages, portals and interactive tools (collectively, the Site), as well as any Personal Information you submit to us directly. Unless specified otherwise, this Privacy Policy applies to all Personal Information that we receive from or about you.

Definitions

Australian Privacy Principles (APPs) under the Privacy Act 1988 (Cth) regulate the way in which agencies and organisations may collect, store, use, or disclose an individual's Personal Information in the relevant country.

Data Breaches occur when Personal Information is accessed or released without authorisation, or is lost.

Investor is a person who opens up an investment account within the Service.

Personal Information means information or an opinion (whether or not true, and whether or not recorded in a material form) about an identified individual, or about an individual who is reasonably identifiable.

Registered User is a person who registers to use the Site.

Sensitive Information is personal information that is:

(a) information or an opinion about an individual's:

- (i) racial or ethnic origin;
- (ii) political opinions;
- (iii) membership of a political association;

- (iv) religious beliefs or affiliations;
- (v) philosophical beliefs;
- (vi) membership of a professional or trade association;
- (vii) membership of a trade union;
- (viii) sexual orientation or practices;
- (ix) criminal record; or

(b) health information about an individual; or

(c) genetic information about an individual that is not otherwise health information.

Your Consent

By accessing the Site, or by applying to invest in the Service by opening an account or by applying for a position or contract with us, you consent to the collection, use and disclosure of any Personal Information and any related information in the manner described in this Privacy Policy.

Personal Information: What we collect

The types of Personal Information we collect from you will depend on whether you are registered with us as a Registered User or if you are an Investor.

The Personal Information we may collect from you includes, but is not limited to:

- ▶ Your name, phone number, street address and/or email address.
- ▶ Your bank account details.
- ▶ If you are acting on behalf of your employer, your job title, employer's name and contact information.
- ▶ Demographic information, such as age bracket, investor type and how you heard about us.
- ▶ A password.
- ▶ Information regarding your security holdings.
- ▶ If you are an Investor, your Tax File Number or Australian Business Number and depending on the legal structure of your investment, Personal Information about trustees/ beneficial owners or other information required by anti-money laundering legislation.
- ▶ Personal website usage information, including cookies and other information about your computer, device and browser.

Where our clients are corporations, we may collect Personal Information from that corporation about different contact persons within the corporation including name, job title, and contact information.

Personal Information: Why we collect it

We may collect, store, use, and process Personal Information where necessary to provide you with our products and services or the products we distribute, to supply other administrative services (e.g. administering your account, to fulfilling our obligations under anti-money laundering legislation), to conduct research and publish reports on market trends, to perform functions related to our recruitment process, to respond to inquiries, and – unless you have let us know that you do not want us to do this – to provide information about other products and services that we, our related companies or our advertisers/marketing partners offer from time to time (Direct Marketing), including via third party websites (Remarketing).

Personal Information: How we collect it

We will collect Personal Information directly from you, unless it is unreasonable or impracticable to do so, or is otherwise permitted by law. The Personal Information we collect may be captured from a variety of sources including, but not limited to:

- ▶ Direct contact with us or use of our Site;
- ▶ Voluntary submissions (e.g. responses to surveys, requests for information on our products or those of our advertisers/ marketing partners);
- ▶ Registrations/applications to receive our products or services or the products we distribute.
- ▶ Public registers (e.g. where we need to check Personal Information independently of you for the purposes of complying with anti-money laundering legislation)
- ▶ If you apply for a position or contract with us or from a recruiter that refers you to us.

While some contact with us such as general enquiries may be made anonymously or by using a pseudonym, if the relationship is to progress any further (by you becoming an Investor or having a business relationship with us) it will be necessary for us to know who you are to enable us to deliver our services to you. Similarly, we cannot deal with complaints or applications (to invest or for employment) made anonymously or by pseudonym.

Contractors and job applicants

When applying for a position or a contract with us, we also collect Personal Information necessary for us to perform functions related to recruitment, hiring and contract management. The Personal Information we collect may include that information already listed above as well as education history, qualifications, previous employers, citizenship status, membership of professional organisations and referee contact details.

Depending on your advancement in the recruitment process we may also collect Personal Information (which might include sensitive information) from you in job interviews or telephone conversations and from your referees or from our own suppliers, including to verify your citizenship status, visa details, qualifications, references and other Personal Information that you give us.

Where you are being engaged as a consultant or contractor to OpenInvest, we may also collect additional Personal Information such as your Australian Business Number and professional and/or public liability insurance details.

Where the consultant or contractor is a corporation we may also collect additional Personal Information about its directors, managers, or contact persons which could include names, job titles, business and personal addresses and phone numbers.

Where a third party gives us information about you

Should a third party give us unsolicited Personal Information about you, we will within a reasonable period determine whether or not we could have collected the information directly from you or if it is in a public record and, if not, we will take reasonable steps to destroy or de-identify that information unless the law otherwise permits or requires.

Use of and access to your Personal Information by others

Generally, we will not make the Personal Information gathered using the Site or in opening an account or during our recruitment process available to anyone outside of OpenInvest – except as agreed or instructed by you or where required by or permitted by law. Specifically, as described in the relevant PDS, we will make Personal Information available to the Promoter

of the Service in which you invest so they can properly keep you informed about your investments. It may be necessary for our third-party service providers to access your Personal Information in order to perform contractually specified services on our behalf. We will do everything reasonably within our power to prevent unauthorised use or disclosure of your Personal Information in such circumstances. Generally, OpenInvest contractually requires that all Personal Information accessed by such providers be kept confidential and in accordance with the APPs, where relevant.

Use of cookies

A cookie is a small file which can be downloaded on a device when you access our website and is then sent back to our Site each time you access our Site. Cookies may collect and store your information. Cookies are useful because they allow us to recognise your device and your user preferences.

We may use cookies to recognise your device and your user preferences, gather basic tracking information (such as, date, time of visit and preferences), and monitor the presentation of our Site. We may also use analytical cookies, which allow us to recognise and count the number of users on the website and how users move around it. This information provides us with data to help us improve the Site and make sure users can easily find what they need.

If you do not want us to collect cookies, you may set your browser to block cookies, or to indicate when a cookie is being set by us. However, some portions of the website may not function properly if the cookies have been disabled.

Direct marketing

We may use your Personal Information for marketing and promotional purposes including to provide you with information about other products and services that the Promoter of the Service, we, other OpenInvest related companies, or our advertisers/marketing partners, offer from time to time (direct marketing). We will not use Personal Information we have collected about you via our recruitment process for Direct Marketing.

You may ask us to let you know the source of your Personal Information used by us for direct marketing. So long as a response is not impracticable or unreasonable, then unless non-disclosure is permitted or

required by law, we will endeavour to reply to you within a reasonable period without cost to you.

If you do not want your Personal Information used for Direct Marketing purposes by us or our related companies or our advertisers/marketing partners, please contact our Privacy Officer on the details provided below.

Remarketing

We may also use your Personal or related Information to advertise our services to you when you visit other websites that have the necessary functionality. OpenInvest, the Promoter and browser providers such as Google, may use cookies to show advertisements relevant to your past usage of our website.

You can control cookies on your device as mentioned above.

Accuracy of your Personal Information

We appreciate any assistance you might give us to keep any Personal Information that we hold about you up-to-date, complete and accurate. If you want to update your Personal Information, you may do so by accessing a relevant Registered User profile page; or (if you are an Investor), your Investor Portal; or by contacting us.

We will on request, amend any of your Personal Information which is inaccurate, incomplete, out-of-date, irrelevant or misleading where:

- ▶ we are satisfied that the information needs to be corrected; and/or
- ▶ we agree with your request that the information be corrected.

If we disagree with your request, we will write to inform you of our concerns about making the change you have requested, giving reasons for our refusal and notifying you of available complaint mechanisms. If you wish, we will then take reasonable steps to associate with the appropriate records of your Personal Information, in such a manner that it will always be read with your Personal Information, a statement that you claim the information is inaccurate, incomplete or out-of-date (whichever is relevant) and that you have requested a particular change.

We will respond to your request within a reasonable period of time and in accordance with legal requirements. We will inform you of any action taken as a result of your request.

Where permitted by law we may charge a reasonable fee for dealing with requests, but do not propose to do so at present.

Complaints process

If you have a complaint about how we handle your Personal Information, please contact our Privacy Officer. The Privacy Officer will acknowledge your complaint within two business days of receipt and will seek to resolve your complaint within 30 days of receipt.

If your complaint is not resolved to your satisfaction or we have not responded to you within 30 days you have the right to contact the Office of the Australian Information Commissioner (OAIC).

You may also contact the OAIC relation to any Data Breaches relating to your Personal Information.

Changes to the Privacy Policy

This Privacy Policy will be reviewed regularly and may change it from time to time, particularly if privacy laws change. We encourage you to review this Privacy Policy on a regular basis so that you will be aware of any

changes to it. The date at which this Privacy Policy was most recently updated is the 'effective' date given below. If at any time (for example because of changes to privacy laws) this Privacy Policy is not consistent with applicable privacy laws, the privacy laws override this Privacy Policy to the extent of the inconsistency.

Further information

Further information on your rights and privacy laws are available from OAIC at www.oaic.gov.au.

Contacts

OpenInvest Privacy Officer

Suite 1, 529 Burwood Road
Hawthorn, VIC 3122

Phone: 1800 954 549

Email: privacy@openinvest.com.au

Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

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