

Privacy Collection Notice (Investors)

This Privacy Collection Notice explains how Lend Collective Pty Ltd ACN 622 340 667 and its subsidiaries (referred to as "us", "we" or "our") collect, use and disclose your personal information.

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you agree to inform that person of the content of this Privacy Collection Notice.

Collection

We collect your personal information so that we can consider any application you make to us, establish and administer the financial product or service provided to you, provide services to you in relation to that product or service, perform administrative functions, conduct customer satisfaction research, improve our products and develop new products so that we can tell you about other products and services and products and services you may be interested in.

Further, we may collect your personal information to comply with legislative and regulatory requirements, for example under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Finally, we may collect your TFN in order to calculate our withholding obligations under the *Taxation Administration Act 1953* (Cth) and the *Income Tax Assessment Act 1936* (Cth). You are not required to provide your TFN, however if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

If you do not provide us with the information we request or authorise us to collect this information from third parties, we may not be able to provide you with the financial products and services that you have requested.

Where possible, we will collect your personal information directly from you. However, we may also be required to collect personal information about you from a third party. These parties may include your representatives such as financial advisers or accountants, publicly available sources (e.g. telephone directories), brokers, referrers or other intermediaries, our corporate partners or agents and government agencies.

In addition to the above, we may use technology called "cookies" to collect statistical information on our website use. When you call us on the telephone, we may monitor and in some cases record the telephone conversation for staff training and record-keeping purposes. Further, when we communicate with you by email, we may use technology to identify you so that we will be in position to know when you have opened the email or clicked on a link in the email.

From time to time we may receive information that we have not asked for about you from third parties. We will only keep, use and disclose this information as permitted by law.

Exchange – General

We may disclose your personal information in the normal operations of our business with parties which include our related bodies corporate, regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, brokers, referrers and other intermediaries, credit and debt agencies, payments systems participants, agents, contractors and professional advisers who assist us in providing our services, your referees (or prospective referees), and organisations that carry out functions on our behalf including mailing houses, data processors, researchers, system developers or testers, accountants, auditors, valuers and lawyers.

We may also disclose your personal information to third parties where you request us to or consent to us doing so or in order to fulfil our legal obligations.

Some of the parties with which we exchange your personal information, including our service providers and other third parties listed above, may be located outside Australia in countries including the United Kingdom and the United States.

Our Privacy Policy

Our Privacy Policy, a copy of which can be found at www.lendcollective.com/privacy, sets out how you can access and correct information we hold about you, how you can complain about a breach by us of the Australian Privacy Principles and how your complaint will be handled.

You may contact our Privacy Officer in relation to your personal information (or to opt out of marketing) by:

- telephone on 0400 215 677
- email at joe.galvez@lendcollective.com
- post at Level 27, 101 Collins Street, Melbourne, Victoria, 3000

Consent

By acknowledging this Privacy Collection Notice, you consent to us,

1. collecting, using and disclosing information about you in the manner described above; and
2. (unless you opt out) using your personal information to identify and provide you with information (including, where permitted by law, by mail, telephone or electronically) about products and services you may be interested in.