

Privacy Statement - Borrowers

Gippsreal Limited
ACN 005 443 292

AFSL 219612

ACL 219612

Record of Document Changes

Review Date	List of Changes	Authorised Person Signature

Privacy Statement - Borrowers

Dated 19 March 2024

Purpose

- A. As part of the Gippsreal Limited ACN 005 443 292 (**the Fund**) process to ensure that it continues to maintain the highest levels of professional integrity and ethical conduct, the Fund has adopted this Privacy Statement (**Statement**) to guide and direct the Fund's approach to Privacy.
- B. The key objective of this Statement is to ensure the Fund complies with its legal and ethical obligations in respect Privacy.

Operative provisions

1. Definitions

1.1 Definitions

In this document

TERM	DEFINITION
ACL	means Australian Credit Licence.
The Fund	means Gippsreal Limited ACN 005 443 292 and any related bodies corporate that might exist from time to time.
Employee	means any of the Fund's employees, representatives, officers, or directors.
Representative	means any Employee of the Fund who: <ul style="list-style-type: none">(a) deals in the credit services products authorised under the Fund's ACL; or(b) is listed on ASIC's register as an Authorised Representative of the Fund's ACL (where applicable).
Responsible Manager or RM	means any individual nominated on the Fund's ACL as being responsible for significant day-to-day decisions about the Fund's credit services business.

2. This Statement

2.1 Effective Date

This Statement is effective from the review date above.

2.2 When does this Statement apply?

- (a) Statement applies to all RMs, directors, officers and Employees of the Fund at all times, and the requirements remain in force on an ongoing basis.
- (b) The Statement represents the standards which apply throughout the Fund. Where the Fund relies on a Third Party for compliance with this Statement, the Fund must ensure that such reliance is permissible under and complies with the applicable law and is consistent with this Statement.

2.3 Statement Review

This Statement will be reviewed on at least an annual basis by the RM of the Fund, having regard to the changing circumstances of the Fund. The RM will then make any changes as necessary to ensure the ongoing compliance of this Statement.

3. Privacy Statement

3.1 Personal and Credit-Related Information

The Fund collects and handles your personal and credit related information in accordance with our Privacy Policy and Credit Reporting Policy, so that we can process your application, provide you with products and services, manage the products and services we provide to you, assess your suitability as a guarantor of credit, take a guarantee from you and administer that guarantee, or tell you about our products and services that we think may interest you. If you do not provide all the information we request, we may be unable to consider or approve your application, complete the transaction you have entered into, accept you as a guarantor, or provide a product or service to you.

We may:

- (a) obtain commercial or consumer credit information about you from a credit reporting body to enable us to assess your credit worthiness;
- (b) obtain information about your activities or commercial or personal credit worthiness from a business which provides information about commercial or personal credit worthiness;
- (c) if you are a proposed guarantor, obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor;
- (d) exchange personal information and credit-related information about you with other credit reporting bodies and credit providers to assess your application and credit worthiness and to notify them of any defaults by you; or
- (e) disclose credit-related information and other personal information about you to a guarantor (for the purpose of keeping them informed about the guarantee or the enforcement or proposed enforcement of the guarantee) or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor).

3.2 Disclosure of Personal and Credit related Information

- (a) We may also disclose your personal and credit related information to third party funders we act as agent for, the suppliers or retailers of any goods or services financed with credit we provide, other financial institutions, insurers, debt collectors, security registration bodies, our related bodies corporate, any person acting on your behalf including financial advisor, lawyer and accountant and third

parties we engage to assist us with our functions and activities or provide services to us. Some of the third parties service providers may have servers located overseas such as in the US, Canada, Singapore and Japan for example.

- (b) As a provider of financial services, we are required or authorised to collect and disclose your personal and credit related information to government agencies and regulators in Australia and, in some cases, offshore to comply with our legal obligations such as the *Anti Money Laundering and Counter Terrorism and Financing Act 2006* (Cth).

3.3 Access to Personal and Credit related Information

You have a right to access your personal and credit related information that we hold and may ask us to correct this. Our Privacy Policy and Credit Reporting Policy on our website www.gippsreal.com.au contains more detail on your rights and contact details for questions or complaints and how we will deal with complaints.

3.4 Notifiable Matters

Our website www.gippsreal.com.au also contains a Credit Reporting – Statement of Notifiable Matters. These are matters you should be aware of in relation to the use and disclosure of your credit related personal information. The Statement of Notifiable Matters includes:

- (a) details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- (b) your rights over your credit information, including how you can access and correct your information and make complaints;
- (c) our rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- (d) information about our Privacy Policy and Credit Reporting Policy.

3.5 Complaints

If you have any questions regarding this Privacy Statement or any concerns or complaints regarding our treatment of your personal information, including where you consider that we have breached the Australian Privacy Principles, we invite you to contact us. Our contact details are set out below in section 3.6. You can also contact the Office of the Australian Information Commissioner (**OAIC**). The OAIC's details are set out below in section 3.6.

3.6 Contact Us

You can contact us using the details below for a hard copy of the Statement of Notifiable Matters, if you have any questions or would like further information about our privacy and information handling practices:

- (a) Privacy Officer:
 - (i) Phone: (03) 5662 2529
 - (ii) Post:
The Privacy Officer
Gippsreal Limited
41 McCartin Street

Leongatha VIC 3953

- (iii) Email: justin@gippsreal.net.au

Alternatively, you can also contact the OAIC if you have a complaint about how we handle your personal information:

- (b) OAIC:
 - (i) Phone: 1300 363 992
 - (ii) Post:
GPO Box 5218
Sydney NSW 2001
 - (iii) Website: www.oaic.gov.au