

Privacy Statement - Investors

Gippsreal Limited
ACN 005 443 292

AFSL 219612

ACL 219612

Record of Document Changes

Review Date	List of Changes	Authorised Person Signature

Privacy Statement - Investors

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.
AFSL	means Australian Financial Services Licence.
Credit Information	means personal information that has a bearing on credit that you have applied for, or credit that has been provided to you. This includes credit for personal, domestic or household purposes, and credit in connection with a Fund.
Employee	means any of the Fund's employees, representatives, officers, or directors.
The Fund	means Gippsreal Limited ACN 005 443 292 and any related bodies corporate that might exist from time to time.
Representative	means any Employee of the Fund who: <ul style="list-style-type: none"> (a) deals in the products or services authorised under the Fund's AFSL or ACL; or (b) is listed on ASIC's register as an Authorised Representative of the Fund's AFSL or ACL (where applicable).
Responsible Manager or RM	means any individual nominated on the Fund's AFSL or ACL as being responsible for significant day-to-day decisions about the Fund's 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) This 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) This 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 information when you complete an Offer to Invest, apply for an investment product, request any information from us, phone, write, email, fax or visit our office. We collect and handle your personal 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, or to 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 Offer to Invest or application, complete the transaction you have entered into, or provide a product or service to you.

We may:

- (a) Exchange personal information about you with the document issuer or official record holder via third party systems to determine your identity; and
- (b) Collect and give your Credit Information to a Credit Reporting Body (**CRB**). The CRBs we deal with are:
 - Equifax; and
 - GlobalX.

3.2 Purpose and Disclosure of Personal Information

We may also disclose your personal information:

- (a) to establish your identity to a third party;
- (b) to 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. Although we do not disclose your personal information to overseas recipients, some of the third party service providers may have servers located overseas such as in the US, Canada, Singapore and Japan for example;
- (c) to manage the mortgage investments on your behalf which may include third party disclosure, including to lawyers or accountants on your authority;
- (d) to inform you about other potential mortgage investments, services and changes in the mortgage investments;
- (e) to distribute interest, receipt or redeem principal funds and reporting to investors; and
- (f) as a provider of financial services, as we are required or authorised to collect and disclose your personal 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 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 3.5. You can also contact the Office of the Australian Information Commissioner (**OAIC**). The OAIC's details are set out below in section 3.5.

3.5 Contact Us

If you have any questions or would like further information about our privacy and information handling practices, please contact us:

- (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