

FOS Capital Limited Privacy Collection Notice

Adopted by the Board on 29 April 2021

Privacy and confidentiality

This collection notice outlines how FOS Capital Limited (ACN 637 156 275) and its subsidiaries (**We**) collect and handle your personal information in compliance with the Privacy Act 1988 (Cth).

We are committed to ensuring the confidentiality and security of your personal information and manage your personal information in accordance with our Privacy Policy. For more information, view a copy of our Privacy Policy which is available at www.foscapital.com.au

We will collect and use information about you during the course of your relationship with us. We explain below when and how we may collect, use and disclose this information.

It is important that the information we hold about you is up to date. You must let us know when information you have provided to us has changed.

Collection, use and disclosure of information

We may use and disclose the information we collect about you for the following purposes:

- to enable us to provide a product or service;
- to assist in providing information about a product or service;
- to consider your request for a product or service;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations in relation to the promotion or provision of a product or service;
- to manage accounts and perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training, collecting debts and market or customer satisfaction research);
- to consider any concerns or complaints you raise against us and/or to manage any legal action involving us;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; and
- as required by relevant laws, regulations, codes of practice and external payment systems.

Absence of relevant information

If you do not provide some or all of the information requested, we may be unable to provide you with a product or service.

Information required by law etc.

We may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in our Privacy Policy.

Providing your information to others

We may provide your information to:

- participants in the payments system (including payment organisations and merchants) and other financial institutions (such as banks);
- an organisation that is in an arrangement with us to jointly offer products and/or has an alliance with us to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or us to:
 - provide you with products or services; and/or
 - promote a product or service;
- any agent, contractor or service provider we engage to carry out or assist its functions and activities (for example, mailing houses or debt collection agencies);
- any related entity which may use the information to:
 - carry out its functions and activities;
 - promote its own products and services;
 - assess your application for one of its products or services;
 - manage your product or service;
 - perform administrative and operational tasks (including debt recovery); or
 - comply with regulatory requirements and prudential standards;
- an organisation that assists us to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties we are authorised or required by law or court/tribunal order to disclose information to;
- other credit providers;
- mortgage insurers and any reinsurer of any such mortgage insurer;
- your guarantors (and intending guarantors) and any person who has provided security for your loan;
- any person who introduces you to us;
- your referee(s);
- your employer;
- your joint borrower(s) or account holder(s); and
- your adviser; your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone acting for you in connection with your account.

If you do not want us to tell you about products or services, phone 1300 241 087 or contact us to withdraw your consent.

We may disclose information to recipients (including service providers and our related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in our Privacy Policy.

Our Privacy Policy

Our Privacy Policy at www.foscapital.com.au contains information about:

- the circumstances in which we may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that we have breached the Privacy Act or an applicable code and how we will deal with those matters.

Collecting sensitive information

We will not collect sensitive information about you, such as information about your health, without your consent.

Personal information you provide about someone else

If you give us personal information about someone else, please show them a copy of this notice so that they may understand the manner in which their personal information may be used or disclosed by us in connection with your dealings with us.

Policy Update

We may make amendments to this policy from time to time, and such amendments will be effective at the time the amended policy is published on our website

This policy was last updated 29 April 2021