

CENTURY
AUSTRALIA
INVESTMENTS LIMITED



PRIVACY POLICY OF CENTURY AUSTRALIA INVESTMENTS LIMITED

This Privacy Policy applies to the following entity:

Century Australia Investments Limited

Century Australia Investments Limited is referred to in this Privacy Policy as "we" or "us".

We are bound to comply with the *Privacy Act 1988* (Cth) ("**Privacy Act**") and the Australian Privacy Principles that regulate the handling of personal information about individuals. This Privacy Policy applies to all of your personal information we collect, use, hold and disclose. By providing/submitting this personal information and using our services, you will be taken to have agreed and consented to the use, collection and disclosure of your personal information by us for the purposes detailed in this Privacy Policy.

From time to time we may change our Privacy Policy. We will notify you about any such changes by posting a notice on our website www.centuryaustralia.com.au. Please regularly check our website www.centuryaustralia.com.au for updates to our Privacy Policy. By continuing to use our services after amendments have been made to the Privacy Policy, you will be deemed to have accepted the terms of the amended Privacy Policy.

1. Collection of personal information

We mainly collect your personal information from our share registry, Link Market Services Limited ("**Share Registry**"), investors, adviser(s), research houses, stockbrokers, service providers, other third parties and/or from you directly. We may also collect personal information about you directly from you – this can be in person, in documents you give us, from our website, telephone calls, faxes, emails, subscriptions for investment information, letters and/or other means.

Where we collect personal information about you from a third party we will request that the third party inform you of this and provide you with a copy of/link to this Privacy Policy.

2. The types of personal information that we collect

We may collect the following types of personal information in relation to the provision of our services: your name, date of birth, address, contact details, tax file number (TFN), bank account details, financial information and financial service related information.

We may collect sensitive information from individuals in order to comply with the Anti-Money Laundering and Counter-Terrorism Financing laws. This sensitive information may include government identifiers such as your TFN. We may collect information about your affiliation with

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certain organisations, such as professional associations.

If you provide us with incomplete or inaccurate information or decline to provide us with your personal information, we may not be able to provide you with our services.

3. Gathering and combining personal information

Improvements in technology enable organisations to collect and use personal information to get a more integrated view of investors, and to allow them to provide better products and services to investors.

We may combine investor information made available from a variety of sources. This enables us to analyse the data in order to gain useful insights, which can be used for the purposes mentioned in Section 5 of this Privacy Policy.

4. Unsolicited information

Sometimes we may be provided with your personal information without having sought it through our normal means of collection. We refer to this as “unsolicited information”. Where we collect unsolicited information we will only hold, use and or disclose that information if we could otherwise do so had we collected it by normal means. If that unsolicited information could not have been collected by normal means then we will destroy, permanently delete or de-identify the information as appropriate.

5. Why do we collect your personal information and how do we use it?

We will only use your personal information for business purposes, for purposes related to your investment, to perform our services, and for any other related secondary purpose that would be reasonably expected by you, or to which you have consented.

Our uses of personal information include but are not limited to:

- (a) establishing your identity;
- (b) managing your investment and our relationship with you;
- (c) providing you with updates in relation to your investment and other investments;
- (d) engaging with investors (including calls to investors and emails);
- (e) assessing your application for a financial product;
- (f) conducting and improving our business, and improving the investor experience;
- (g) complying with our legal obligations, and assisting government and law enforcement agencies and/or regulators;



- (h) identifying other products and services that we think may be of interest to you; and
- (i) communicating with you about the products and services that we offer.

We may also need to collect personal and sensitive information in order to comply with our legal obligations, such as the Anti-Money Laundering and Counter-Terrorism Financing laws, under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

6. Direct marketing

We will not disclose your personal information to any third party marketing company. We may use your personal information to market relevant products and services to you. This will only occur with the individuals consent or as otherwise lawfully permitted.

You can opt out of direct marketing at any time by notifying us of the desire to unsubscribe. If you do not want to receive emails and/or other communications from us, you can tell us by contacting us using any of the contact details set out in Section 14 of this Privacy Policy.

7. Sensitive information

We only collect sensitive information reasonably necessary for one or more of the uses specified in Section 5 of this Privacy Policy if we have the consent of the individuals to whom the sensitive information relates, or if the collection is necessary to lessen or prevent a serious threat to life, health or safety or another permitted general situation (as defined in Section 16A of the Privacy Act).

8. When your information is disclosed

We only use personal information for the purposes for which it was given to us, or for purposes which are directly related to our business. We may disclose personal information to third parties in order to assist us with one or more of our functions or activities, being to:

- (a) our Share Registry for the purposes of managing your investment(s). Where we disclose your personal information to the Share Registry, such personal information will be collected, held, used and disclosed by the Share Registry in accordance with the Share Registry's privacy policy <http://www.linkmarketservices.com.au/corporate/privacy.html>;
- (b) related bodies corporate and external service providers who help us operate our business. These service providers include investment managers, investment administrators, mailing houses, information technology support and email suppliers. From time to time we also seek expert help to improve our systems, products and services, which may require us to disclose your personal information to such experts;
- (c) authorities and regulators where we are required or authorised to make disclosures of personal information by law or by/under a court/tribunal (for example, to report on compliance matters to regulators such as the Australian Securities & Investments Commission (ASIC), the Australian Stock Exchange (ASX), the Australian Transaction Reports and Analysis Centre (AUSTRAC), or the Australian Taxation Office (ATO)) or



where permitted to make such disclosures under the Privacy Act;

- (d) entities established to help identify illegal activities and prevent fraud;
- (e) legal, tax and accounting firms, auditors, management consultants, and other advisers for the purpose of administering your investment, advising on our securities, and for other associated actions; and
- (f) our Company Secretary, where such person is an external third party (ie not an employee of ours), the Board of Directors and our Managers for the purposes of assessing your application and managing your investment(s) and our business. Where our Company Secretary is an external third party we require the Company Secretary to (i) only use your personal information for the purposes of providing company secretarial services to us and (ii) comply with the terms of this Privacy Policy.

We may disclose your personal information from time to time, only if one or more of the following apply:

- (a) you have consented;
- (b) you would reasonably expect us to use or disclose your personal information in this way;
- (c) we are authorised or required to do so by law;
- (d) disclosure will lessen or prevent a serious threat to the life, health or safety of an individual or to public safety;
- (e) where another permitted general situation applies (as defined in Section 16A of the Privacy Act); or
- (f) disclosure is reasonably necessary for a law enforcement related activity.

The *Corporations Act 2001* (Cth) requires certain information about you (including your name, address and details of the securities you hold) to be included in the public register (as applicable). This information is accessible by the public and must continue to be included in the public register even if you cease to be a security holder.

9. Cross-border disclosure of personal information

Generally we do not disclose personal information to overseas recipients, unless required to do so by law in relation to FATCA (Foreign Account Tax Compliance Act (USA)) and the Common Reporting Standard (CRS). Where this occurs, we take steps to protect personal information against misuse or loss.

10. Security of information

The majority of personal information that you provide will be sent directly to our Share Registry, however from time to time personal information is collected, stored and held in a combination of



hard copy and electronic records, at our premises and the premises of our service providers, which may include storage on the cloud.

We take all reasonable steps to protect the personal information we hold about you from misuse, interference, loss, unauthorised access, modification or disclosure.

Our website may contain links to other websites. We are not responsible for their privacy practices. Please check their privacy policies.

11. Accuracy of and access to your personal information

We will take reasonable steps to ensure that the personal information we retain about you is accurate, complete, relevant, and up-to-date, but we request your assistance to help us do so. If you believe that any personal information we hold about you is inaccurate, misleading, irrelevant, incomplete or out of date, please contact us at the contact details set out below.

You may request access to or correction of your personal information that we hold by contacting us via the details set out below. Upon request, we will give you access or make the requested corrections to the personal information held about you, unless specific limitations apply, such as if the request is frivolous or vexatious, or giving access would be unlawful.

We will respond to a request for access to or correction of your personal information within a reasonable period after the request is made, and give access to the personal information in the manner requested by you, if it is reasonable and practicable to do so. If your request is denied, we will provide you with the reason why (if we can). Where we decide not to make a requested correction to your personal information and you disagree, you may ask us to make a note of your requested correction with the information.

12. Internet Privacy

In general, you can visit our website without revealing personal information about yourself. When you visit our website, our internet service provider and website managers may make a record of your visit, logging information such as your email address (if this is disclosed) and/or IP address (if applicable), the date and time of your visit, the pages accessed, the domain where you clicked through from, and the type of browser you have used. This information is collected for trend and statistical purposes, and so that we can analyse and enhance its website's functions and capabilities.

Our website may make use of cookie technology to provide you with better and more efficient service next time you visit our website. Cookies are unique identifiers which are sent from our website to your computer or system (PC), tracking the web pages you have visited. Cookies enable us to relate your use of the website to information that you have specifically provided to us (such as a member password for any service we may provide via the website) and allow your web browser to track searches you have performed on our website. Cookies are stored on your PC, not on our servers. You can elect to disable cookies through your browser setting options.



13. Complaints

If you wish to make a complaint about a breach of this Privacy Policy or the Privacy Act and its privacy principles by us, you can contact us using the contact details set out below. You will need to provide sufficient details regarding your complaint in addition to any supporting evidence and information.

We will refer your complaint to the Company Secretary who will investigate the issue within a reasonable period after the complaint is received and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any further information from you and will notify you in writing of the outcome of the investigation. If you are not satisfied with our determination, you can contact us to discuss your concerns or contact the Office of the Australian Information Commissioner (OAIC) on 1300 363 992 or at www.oaic.gov.au.

14. Contact Details

If you have any questions or would like further information on our privacy and information handling practices, please use the contact details below:

Title: Company Secretary

Telephone Number: 61 2 8280 7100

Email: ifs_century_acctg@linkgroup.com.au

Address: Lv. 12, 680 George Street, Sydney NSW 2000

