

Shareholder Privacy Policy

1. Purpose

- 1.1 NobleOak Life Limited ACN 087 648 708 (**Company**) recognises the importance of privacy and is committed to protecting your privacy when handling your personal information. This policy explains how the Company will collect, hold, use, disclose, protect and otherwise handle its shareholder's (**you** or **your**) personal information in accordance with the Australian Privacy Principles contained in the *Privacy Act 1988* (Cth) (**Privacy Act**).

2. What personal information does the Company collect?

- 2.1 Personal information is information or an opinion about you from which you can be reasonably identified. The Company collects personal information so that it can administer your investment in the Company, provide facilities and services that you request and comply with its legal obligations. If the Company does not collect your personal information, it may not be able to provide you with these services.
- 2.2 In the course of providing you with products and services the Company may collect and hold the following personal information about you:
- (a) your name;
 - (b) address and other contact details;
 - (c) date of birth;
 - (d) tax file number (**TFN**); and
 - (e) banking details.
- 2.3 Generally, the Company will not collect sensitive information about you (such as your race or ethnic origin, political beliefs or religion). If the Company needs sensitive information, it will ask your consent when it collects this information (unless an exemption applies).

3. How does the Company collect and hold your personal information?

Collecting information

- 3.1 How the Company collects your personal information will largely depend on whose information it is collecting. If it is reasonable and practicable to do so, the Company will collect personal information directly from you.
- 3.2 Depending on how you choose to interact with the Company, the Company may collect your personal information when you contact the Company or its service providers by telephone, by email, through the Company's website or when you complete a form or document and provide it to the Company.
- 3.3 The Company may also collect information about you from other people (eg. a third party administrator) or independent sources. For example, the Company may collect personal information about you from its services providers, including the Company's share registry, Automic Pty Ltd. However, the Company will only do so where it is not reasonable and practicable to collect the information from you directly. Where the

Company has collected your information from a third party, such personal information will be held, used and disclosed by the Company in accordance with this policy.

- 3.4 When you provide the Company with personal information you consent to the use, disclosure and handling of your personal information in accordance with this policy and any subsequent amendments.

Collecting information from visits to the Company's website

- 3.5 The Company may collect information based on how you use its website. The Company uses 'cookies', web beacons and other similar technologies to collect non-identified/anonymous information about the users of its website such as the number of visitors, the number of pages viewed and the internet advertisements which bring visitors to the Company's website. This information is collected to analyse and improve the Company's website, its marketing campaigns and to record statistics on web traffic. No attempt is made by the Company to use this information to personally identify you.

Storage and security of your personal information

- 3.6 The security of your personal information is of paramount importance to the Company and it takes reasonable steps to protect the personal information it holds about you from misuse, loss, unauthorised access, modification or disclosure.
- 3.7 The Company's website may contain links to other websites. The Company does not share your personal information with those websites and it is not responsible for their privacy practices.

4. How does the Company use and disclose your personal information?

- 4.1 The Company may collect, hold, use or disclose your personal information so that it can administer your investment in the Company and provide facilities and services that you request.
- 4.2 The Company may also collect, hold, use or disclose your personal information to:
- (a) consider any concern or complaint that you raise against the Company or to manage any legal action between you and the Company;
 - (b) prevent or investigate any actual or suspected fraud, unlawful activity or misconduct;
 - (c) identify you or establish your tax status under any Australian or foreign legislation; or
 - (d) comply with any relevant laws, regulations, codes or practice and court orders.
- 4.3 The Company may also use your personal information to identify a product or service that may be of interest to you. If at any time you no longer wish to be notified about other services or promotions please contact the Company. Privacy specific contact details are included at the end of this policy.

5. How is personal information disclosed to others?

- 5.1 The Company does not sell, rent or trade personal information to, or with, third parties.
- 5.2 In some circumstances your personal information may be disclosed to service providers that perform a range of services on behalf of the Company including:
- (a) mailing houses and printing companies;

- (b) auditors and solicitors;
 - (c) registry providers (including the Company's share registry);
 - (d) information technology vendors; and
 - (e) other consultants.
- 5.3 In some circumstances, personal information may be disclosed to third parties in jurisdictions including Australia.
- 5.4 Where the Company discloses your personal information to its service providers, it will take steps to ensure that they are authorised to only use personal information in order to perform the functions required by the Company.
- 5.5 The Company may also disclose your personal information to law enforcement agencies, courts or government agencies where required to comply with specific legal requirements. In particular, the *Corporations Act 2001* (Cth) requires certain information about you to be included in the Company's registers which are able to be accessed by the public.

6. How you may access or correct your personal information

- 6.1 You may contact the Company to request access to the personal information that it holds about you at any time. You may also ask the Company to correct information about you that you may believe is inaccurate, incomplete or out of date.
- 6.2 Please contact the Company using the contact details below if any of the personal information that the Company holds about you is not correct or complete, or if you wish to request access to the personal information which the Company holds about you. The Company will need to verify your identity before giving you access to, or correct, your personal information.
- 6.3 In certain circumstances, the Company may not be able to correct or provide you with access to your personal information. In these circumstances, the Company will write to you to explain and provide the reasons why.

7. How you may complain if you have concerns about how the Company has managed your personal information

- 7.1 If you have a complaint related to how the Company has managed your personal information, please contact the Company using the contact information below. The Company may ask you to place your concerns in writing in order for it to fully understand and investigate the issues you have raised. The Company will acknowledge any complaint verbally or in writing within 24 hours, or by the end of the next business day or as soon as practicable and make every effort to resolve your issue within a reasonable time of it being notified.
- 7.2 If a complaint remains unresolved, you may access an external dispute resolution service or apply to the Office of the Australian Information Commissioner (**OAIC**) at www.oaic.gov.au to have the complaint heard and determined.

8. How to contact us

- 8.1 If you have any questions about this policy, if you wish to complain about how the Company handled personal information about you or if you wish to access or correct your personal information, please contact the Risk & Compliance Manager on:

Tel: 1300 396 455

Email: clientcare@nobleoak.com.au

Mail: NobleOak Life Limited
GPO Box 4793, Sydney NSW 2001

9. Changes to the Company's privacy policy and information handling practices

- 9.1 This policy is subject to change at any time. Please check the Company's policy on its website (www.nobleoak.com.au) regularly for any changes. By continuing to use the Company's services you will be deemed to have accepted any changes to its policy.

10. Approved and adopted

This policy was approved and readopted by the Board on 26 May 2022. This policy was reviewed and minor administrative changes approved under delegation on 14 September 2023.