

The iQ Group Global Privacy Policy

The iQ Group Global group of companies refers to each related body corporate (within the meaning of section 50 of the *Corporations Act 2001* (Cth)) and each affiliate of any of The iQ Group Global Ltd (ACN 149 731 644), iQ3Corp Ltd (ACN 160 238 282), IQX Limited (ACN 155 518 380) and Farmaforce Ltd (ACN 167 748 843) (collectively, **The iQ Group Global** and each, an **iQ Member**).

The iQ Group Global is committed to protecting your personal privacy. This policy tells you how The iQ Group Global collects, stores, uses, manages and discloses your personal information, which includes information about you as an identified or identifiable individual (**Personal Information**). Please read this policy so that you understand how The iQ Group Global deals with your Personal Information.

The Privacy Principles

The iQ Group Global is bound by the Australian Privacy Principles (**APPs**) set out in the *Privacy Act 1988* (Cth) (the **Privacy Act**). The iQ Group Global has adopted internal policies and procedures to ensure that Personal Information that each iQ Member collects, stores, uses, manages and discloses is dealt with in accordance with the APPs. The APPs are available at www.oaic.gov.au.

Information The iQ Group Global collects

General

The iQ Group Global may collect and use Personal Information about you in order to provide you with products and services. If you do not provide an iQ Member with all the Personal Information it requests:

- (a) that iQ Member may not be able to supply its products and services to you; and
- (b) you or your organisation may not be able to participate in future offers of products or services which that iQ Member or any other iQ Member supplies.

The type of information The iQ Group Global may collect includes names, addresses, email addresses, phone numbers and other contact details. The iQ Group Global may also collect details of your date of birth, gender, occupation and other Personal Information about you.

Sensitive Information

The iQ Group Global does not normally collect or store 'sensitive information' (as defined in the Privacy Act), which includes information about ethnic origin, religious beliefs or health. If The iQ Group Global is required and able to collect sensitive information, the relevant iQ Member will ask for your consent before collecting that information and let you know the purpose.

Tax File Number

The iQ Group Global may request to collect and use your Tax File Number for taxation reporting purposes. You are not legally obliged to provide your Tax File Number to The iQ Group Global. There may, however, be financial consequences if you choose not to provide The iQ Group Global with your Tax File Number.

If The iQ Group Global requires your Tax File Number, the relevant iQ Member will ask for your consent before collecting that information and let you know the purpose.

How The iQ Group Global collects Personal Information

The iQ Group Global will generally collect your Personal Information directly from you, such as when you provide an iQ Member with information, whether in person, by telephone, online or in writing. If you submit an application (including by telephone or online), The iQ Group Global will collect information necessary to fulfil that application. The iQ Group Global may also collect Personal Information:

- (a) for the purposes set out below, including in connection with investments in one or more financial products offered by The iQ Group Global or any iQ Member;
- (b) from healthcare professionals (such as doctors, nurses and pharmacists) in the course of:
 - (i) meeting with any iQ Member's sales representatives;
 - (ii) responding to product queries and orders; and
 - (iii) complying with any regulatory obligations; and
- (c) from members of the general public, in the course of responding to, and using, iQ Group Global's product information services.

In addition, The iQ Group Global may also collect Personal Information about you from someone other than you, for example, from its software program providers or share registry.

How The iQ Group Global stores Personal Information

The iQ Group Global takes all reasonable steps to keep secure any Personal Information which it holds about you and to protect your Personal Information from loss, misuse, interference or unauthorised access, modification or disclosure. Access to Personal Information is limited to our employees who specifically need such access to carry out their business responsibilities. We also maintain security procedures to manage and protect the use and storage of records containing Personal Information.

The iQ Group Global's employees are required to comply with this policy and all related policies and to ensure the confidentiality of any Personal Information held by a relevant iQ Member. The transmission of information via the internet is not completely secure. The iQ Group Global cannot guarantee the security of data (including Personal Information in that data) transmitted by you to any website of an iQ Member. Any transmission is at your own risk.

Purpose of collection

The iQ Group Global collects, holds, uses and discloses Personal Information so that each iQ Member can:

- (a) meet its legal obligations;
- (b) identify its customers, potential customers and their representatives;
- (c) provide its products and services or other benefits to you;
- (d) communicate with you;

The iQ Group Global

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- (e) inform you of any initiatives it thinks may be of interest to you;
- (f) provide you with news and information about products and services offered by The iQ Group Global or any iQ Member and the benefits of using such products and services offered by The iQ Group Global or any iQ Member;
- (g) provide you with information about offers or other benefits that may become available or be provided by The iQ Group Global or any iQ Member;
- (h) seek your opinion or comments about products and services offered by The iQ Group Global or any iQ Member;
- (i) develop and implement initiatives to improve products and services offered by The iQ Group Global or any iQ Member;
- (j) carry out billing and debt recovery activities;
- (k) carry out its management, administrative, quality assurance and complaint handling activities;
- (l) contact you to enable it to manage your account and Personal Information and fulfil each of its obligations to you or your organisation;
- (m) recover money owing to it;
- (n) do other things related to the provision of products and services by The iQ Group Global or any iQ Member to you; and
- (o) use or disclose such Personal Information for other secondary purposes where any required consents to such use or disclosure have been obtained.

Disclosure

Each iQ Member usually discloses the Personal Information it collects to its related entities, service providers and contractors that help it supply its products and services. For example, an iQ Member may disclose the Personal Information it collects to its information technology providers, promotional services providers, third party contractors (including share registry providers), professional advisers (such as legal practitioners and accountants), debt collectors and insurers.

Except as provided above, The iQ Group Global will not disclose your Personal Information to a third party unless:

- (a) you have consented to the disclosure;
- (b) the third party is the service provider or contractor of an iQ Member, in which case that iQ Member will require them to use and disclose the Personal Information only for the purpose for which it was provided to them;
- (c) the third party is a person involved in a dealing or proposed dealing (including a sale) of all or part of The iQ Group Global's assets and business or securities in an iQ Member;

- (d) the third party is a credit reporting agency or your creditor, banker, financier, credit provider or insurer; or
- (e) the disclosure is required or authorised by or under law or pursuant to court order.

Marketing

The iQ Group Global may use Personal Information to advise you of product or service offerings and marketing initiatives that may be of interest to you. This may include information in relation to new products or services offered by The iQ Group Global or any iQ Member, newsletters and general information about any one or more iQ Members.

If you prefer not to receive information about products and services offered by The iQ Group Global or any iQ Member, you may request not to receive direct marketing communications by unsubscribing from such communications or contacting The iQ Group Global at the contact details listed below.

The iQ Group Global never discloses Personal Information to a third party for the purpose of allowing such party to direct market their products or services to you, unless you have expressly consented to that disclosure.

Access

If at any time you want to know what Personal Information The iQ Group Global or any one or more iQ Members holds about you, you are welcome to request access to that information. Please contact The iQ Group Global at the contact details listed below and The iQ Group Global's privacy officer will respond to your request within a reasonable period after the request is made.

You should note that where:

- (a) The iQ Group Global reasonably believes that providing access would pose a serious threat to the life, health or safety of any individual or to public health or public safety;
- (b) providing access would have an unreasonable impact on the privacy of others;
- (c) the request for access is frivolous or vexatious;
- (d) the information relates to existing or anticipated legal proceedings;
- (e) giving access would reveal certain commercially sensitive information or would prejudice negotiations between you and The iQ Group Global or any iQ Member;
- (f) giving access would be unlawful or would be likely to prejudice enforcement related activities conducted by, or on behalf of, an enforcement body; or
- (g) denying access is required or authorised by or under law or pursuant to court order,

The iQ Group Global may refuse your request for access to Personal Information. If The iQ Group Global refuses your request for access, The iQ Group Global's privacy officer will provide you with written notice setting out the reasons for the refusal and any other required matters.

The iQ Group Global may also charge a fee to cover the reasonable costs any one or more of the iQ Members incurs in providing you access.

The iQ Group Global

Quality and correction

The iQ Group Global seeks to ensure that the Personal Information that an iQ Member holds about you is accurate, complete and up-to-date. If at any time you believe that the Personal Information that an iQ Member holds about you is incomplete or inaccurate, please let us know and The iQ Group Global's privacy officer will take such steps (if any) as are reasonable in the circumstances to correct that information.

Website and cookies

To ensure each iQ Member is meeting the needs and tailoring to the needs of its website users, and to develop its online services, The iQ Group Global may collect aggregated information by using cookies or similar electronic tools.

Cookies are unique identification numbers (like tags) that are placed on the browser of a website user. The cookies are used to retain login and location information in order to make your experience more convenient and personal. The iQ Group Global does not use cookies to track your internet activity before or after you leave an iQ Member's website. No other business has access to The iQ Group Global's cookies.

Changes to this policy

The iQ Group Global may change this policy at any time. The iQ Group Global's privacy officer will ensure that any change to this policy is posted to the relevant iQ Member's website.

Complaints

The iQ Group Global is committed to ensuring that your Personal Information is treated appropriately and in accordance with the APPs. If you feel that The iQ Group Global has failed to deal with your Personal Information in accordance with this policy or the APPs, please contact The iQ Group Global at the contact details listed below so that we have an opportunity to resolve the issue to your satisfaction.

The iQ Group Global's privacy officer will:

- (a) listen to your concerns and grievances;
- (b) discuss with you the ways in which The iQ Group Global can remedy the situation; and
- (c) put in place an action plan to resolve your complaint and improve our information handling procedures if appropriate.

If you are not satisfied with the resolution offered by The iQ Group Global, you may lodge a complaint with the Office of the Australian Information Commissioner (the **OAIC**). If you have any concerns, you must complain to The iQ Group Global and provide us with a reasonable period to respond to, or resolve, your complaint before you lodge a complaint with the OAIC.

Disclosure to overseas recipients

The iQ Group Global is likely to disclose Personal Information to recipients located outside of Australia for various purposes, including as required in connection with the use of service providers and contractors in the supply of products and services offered by The iQ Group Global or any iQ Member. The countries in which such recipients are likely to be located include the United States.

Contact us

If you require more detailed information about how The iQ Group Global deals with Personal Information or if you have any concerns about how an iQ Member has dealt with your Personal Information, please let us know by contacting us at:

Privacy Officer

The iQ Group Global

Email: privacy@theiqgroupglobal.com

The iQ Group Global will respond to your concerns within a reasonable period.