Hermes Capital Privacy Policy

1. Who We Are

This Privacy Policy applies jointly to:

Hermes Capital Partners Pty Ltd ACN 137 386 791
(Fund Manager and Facility Manager)

and

Hermes Capital Australia Pty Ltd ACN 142 238 435 in its own right and as trustee for the Hermes Capital Fund No. 1 Unit Trust (ABN 95 271 297 213)

(Lender and Credit Provider)

Hermes Capital Partners Pty Ltd manages and administers finance applications and facilities on behalf of Hermes Capital Australia Pty Ltd.

Hermes Capital Australia Pty Ltd is the entity that may provide finance and act as the credit provider.

References to "Hermes", "we", "us" and "our" mean both entities unless the context requires otherwise.

Hermes is committed to protecting personal information and handling it in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles (APPs), the Privacy (Credit Reporting) Code and other applicable laws.

2. What Personal Information We Collect

We may collect personal information including:

- Name and contact details
- Date of birth
- Residential and postal addresses
- Employment and business information
- Financial information
- Credit information
- Identification documents
- Banking information
- Information required for anti-money laundering and counter-terrorism financing purposes
- Information relating to guarantors, directors, trustees and beneficial owners
- Information obtained through credit reporting bodies and other lawful sources

3. How We Collect Personal Information

We collect personal information:

- Directly from you
- Through finance applications and supporting documents
- Through brokers, introducers and referrers
- From accountants, solicitors and professional advisers
- From credit reporting bodies
- From other credit providers
- Through identity verification providers
- Through banking-data providers
- Through publicly available sources
- From government agencies where permitted by law

4. Why We Collect Personal Information

We collect, use and disclose personal information to:

- Assess finance applications
- Verify identity
- Meet AML/CTF obligations
- Assess creditworthiness and serviceability
- Establish and manage finance facilities
- Communicate with customers and guarantors
- Manage defaults and collections
- Protect against fraud
- Meet legal and regulatory obligations
- Improve our products and services

If you choose not to provide information requested by Hermes, we may be unable to provide our products or services.

5. Credit Related Information

Hermes may collect, hold, use and disclose credit-related information as permitted by Part IIIA of the Privacy Act and the Privacy (Credit Reporting) Code.

This may include information obtained from credit reporting bodies and other credit providers regarding:

- Credit applications
- Credit arrangements
- Repayment history information
- Defaults
- Serious credit infringements
- Creditworthiness
- Credit capacity

6. Disclosure of Personal Information

Hermes may disclose personal information to:

- Credit reporting bodies
- Other credit providers
- Brokers and referrers
- Banking-data providers
- Identity verification providers
- Fraud prevention providers
- Insurers
- Valuers
- Solicitors and professional advisers
- Debt collection agencies
- Investors and funding partners
- Government and regulatory authorities
- Any person authorised by law

We only disclose personal information where permitted by law or with your consent.

7. Overseas Disclosure

Some of Hermes' service providers may store or process personal information outside Australia.

These locations may include the United States, New Zealand, Singapore and other jurisdictions used by our service providers from time to time.

Where overseas disclosure occurs, Hermes takes reasonable steps to ensure personal information is handled consistently with Australian privacy laws.

8. Security of Personal Information

Hermes takes reasonable steps to protect personal information from:

- Misuse
- Interference
- Loss
- Unauthorised access
- Modification
- Disclosure

We require our service providers to maintain appropriate privacy and security controls.

9. Retention of Information

Hermes retains personal information only for as long as necessary to fulfil the purposes for which it was collected, comply with legal obligations, resolve disputes and enforce agreements.

When information is no longer required, Hermes takes reasonable steps to destroy or de-identify it.

10. Access and Correction

You may request access to personal information held by Hermes and request corrections where information is inaccurate, incomplete or out of date.

Requests should be directed to our Privacy Officer.

11. Complaints

If you have concerns about how Hermes has handled your personal information, please contact our Privacy Officer.

We will investigate complaints and respond within a reasonable timeframe.

If you are not satisfied with our response, you may contact:
Office of the Australian Information Commissioner (OAIC)
Website: www.oaic.gov.au
Phone: 1300 363 992

12. Contact Us

Privacy Officer

Hermes Capital

1 John Street

Waterloo NSW 2017

Phone: (02) 9690 0611

Website: www.hermescapital.com.au

Email: privacy@hermescapital.com.au

13. Changes to This Policy

Hermes may update this Privacy Policy from time to time.

The current version will always be available at:

www.hermescapital.com.au/privacy-policy