

Fame Group Privacy Policy

Summary

This Fame Group Privacy Policy explains how we manage your personal information and how we interact with you about your personal information.

The Fame Group Privacy Policy covers each member of the Fame Group (**we, our or us**), the Fame Group services and Allied Providers in respect of Fame Group services.

What the Fame Group Privacy Policy covers

This Fame Group Privacy Policy deals with:

- the kinds of personal information which we collect and hold
- how we collect and hold personal information
- the purposes for which we collect, hold, use and disclose personal information
- how you may access personal information that we hold about you and seek the correction of such information
- how to complain about a breach of the Australian Privacy Principles and how we will deal with such a complaint
- if we disclose personal information to overseas recipients—the countries in which such recipients are likely to be located if it is practicable to specify those countries in the policy.

This Fame Group Privacy Policy is in accordance with the Australian Privacy Principles.

If there are any differences applying to a Fame Group entity under the laws of another country or region, the material differences may be described in an Addendum to this document. The Addendum may be provided only to persons to whom those other laws apply.

Controller

For the purposes of this Fame Group Privacy Policy and all applicable privacy and data protection laws Fame Operations is the controller of personal information collected through any means for a member of the Fame Group, including the website, any App, widgets and other platforms and mechanisms for communications.

Fame Operations should be your first contact if you have any questions about the use of your personal information. See the “**Contacting us**” section below.

Types of personal information we collect

We only collect personal information that is reasonably necessary for one or more of our functions or activities. The types of personal information that we collect and hold about you could include:

- identity information such as your name, date of birth and place of birth and sex;
- other contact details such as telephone numbers, email address and social media handles;
- financial details for identifying you or for providing our services to you such as your tax file number or superannuation fund registration number;
- transaction information;

- other information which we think is necessary; and
- other information which you choose to give us, such as the title by which you prefer to be addressed.

The Fame Group designates accounts using blockchain addresses. Transactions made on-chain within the Fame Group services will have blockchain addresses. Blockchain addresses are publicly viewable. Fame Group services deliberately uses blockchain technology for its features, including the enhanced capacity for integrity of transaction and independent verification. Publicly available addresses including for blockchain transactions does not disclose any personal information held by us.

We also collect your personal information which you choose to give us for providing Fame Group services to you. This could be by electronic records or by way of tokenised records of or access to your personal data such as academic records, insurance and non-fungible tokens (NFTs).

This Fame Group Privacy Policy also applies to personal data about each authorised representative of a client (such as an authorised financial adviser or the holder of a power of attorney) and about other persons or entities collected in the course of providing our services (such as directors of corporate clients).

You might also provide other personal information for identifying you and verifying that identity; however, we do not collect that additional personal information, though we may access it in order to assess and confirm that other persons are complying with their obligations to us and we may retain a copy in order to comply with our obligations under corporate, financial services, tax and privacy laws. See the “**Identity Matching Services**” section below.

Sensitive information

Generally, we do not collect personal information which is sensitive information about you unless required or permitted by law or if you consent for us to do so. Sensitive information will only be collected if it is relevant to the services or functions you appoint us to provide. If applicable, this will be communicated to you. For example, some forms of biometric data are collected, stored and used to support identification, access and verification procedures.

We will not collect sensitive information about you where this is expressly prohibited by law.

You should be aware that sensitive information is defined to include information relating to:

- biometric information
- health information
- race
- political or religious beliefs
- sexual orientation and sexual life
- criminal convictions
- membership of professional or trade associations or unions
- information about your affiliation with certain organisations, such as professional associations

Generally, we expect only to collect sensitive information which is biometric information for identity matching services or information necessary to assess whether you are a politically exposed person and to manage our obligations in respect of that for the purposes of AML/CTF law.

Why we collect personal information

We collect personal information about you which is reasonably necessary for these reasons:

- to consider applications which you make to us
- to provide you with financial services, financial products and transaction opportunities
- to maintain your contact details
- to consider orders, instructions and queries which you send to us
- to manage financial payment queries and requests
- to manage queries, complaints, disputes, litigation, or insurance claims and proposals
- to conduct marketing and social functions
- to fulfil our legal obligations, such as those relating to taxation and anti-money laundering and counter-terrorism financing
- as otherwise authorised by you or to which you later consent

Without such information, we may not be able to process your application or provide you with an appropriate level of service or any service or to comply with our obligations. In such circumstances, we could decline your application or, if you have an account, decline to continue to provide the service to you and close your account.

How we collect and hold personal information

We must collect personal information only by lawful and fair means.

We must collect your personal information from you unless it is unreasonable or impracticable to do so or you authorise us to collect information from another person.

For example, if we are unable to contact you then we might rely on publicly available information to update your contact details.

Or, at your request, we might exchange information with your legal, tax, accounting or financial advisers, your other representatives, your employer or its affiliates, banks, agents, brokers, any member of the Fame Group, an Allied Provider (or a related entity of it) or any service providers (including credit reporting providers, fraud and financial crime information providers and exchanges and other information providers).

We might collect your information when you fill out a form with us (either in hard copy or *via* our website or our Apps), when we speak with you face to face or on the telephone, use our website, Apps or chat service or in face to face communications.

We may also verify your information via electronic means, such as email, your documents uploaded online to the website or our App.

If we receive personal information which we did not solicit then, within a reasonable period after receiving the information, we must determine whether or not we could have collected the information under Australian Privacy Principle 3 (collection of solicited personal information) if we had solicited the information and we may use or disclose the personal information to make this determination.

Then, if we determine that we could not have collected the personal information and the information is not contained in a Commonwealth of Australia government record, we must, as soon as practicable but only if it is lawful and reasonable to do so, destroy the information or ensure that the information is de-identified. If, however, this does not apply in relation to the personal information, then

Australian Privacy Principles 5 to 13 apply in relation to the information as if we had collected the information by solicitation.

We will also take reasonable steps to ensure that the personal information which we collect, use and disclose is accurate, up-to-date, complete and relevant.

The information may be collected by any member of the Fame Group and disclosed to any other member for their use for the purposes covered by the Fame Group Privacy Policy.

The purposes for which we collect, hold, use and disclose personal information

We may collect information about you because we are required or authorised by law to collect it. There are laws that apply to us which require us to collect personal information, including corporate law, financial services laws, consumer protection laws and tax laws. For example, we require personal information to verify your identity under the AML/CTF law.

We use personal information about you for the purpose for which it was provided to us, including:

- to process applications
- to administer and manage our services and products (including monitoring, auditing, and evaluating those products and services and compliance with our duties)
- to model and to test data
- to develop scores, risk assessments and related analytical tools
- to communicate with you and to deal with or to investigate any enquiries, complaints or disputes.

We may also:

- anonymise your data for our own purposes including market research and new product development
- use personal information about you for the management and mitigation of transactional risks
- use personal information about you for the management and mitigation of financial, operational and technological risks
- use personal information about you for the prevention and mitigation of fraud and other financial crimes
- use or permit any entity in the Fame Group or an Allied Provider (or a related entity of it) to use your personal information for related purposes to the extent that it is lawful to do so without your express permission.

For example, we may from time to time use your personal information to inform you or your adviser of investment opportunities or to provide information about products and services which we think might be of interest to you. If you do not want to receive such communications, you can tell us by using any of the methods described below.

If we collect and hold your personal information for a primary purpose, we will not use or disclose the information for a secondary purpose unless:

- you have consented to the use or disclosure of the information;
- you would reasonably expect us to use or disclose the information for the other purpose and the other purpose is related to the first particular purpose;
- the use or disclosure of the information is required or authorised by or under an Australian law or a court or tribunal order;

- a permitted general situation exists in relation to the use or disclosure of the information by us; or
- we reasonably believe that the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body (and, if we use or disclose personal information in accordance with this point, we must make a written note of the use or disclosure).

If we collect personal information from any of our related bodies corporate or from an Allied Provider or one of its related bodies corporate, then this principle applies as if our primary purpose for the collection of the information were the primary purpose for any of our related bodies corporate collected the information.

This principle does not apply to the use or disclosure by us of personal information for the purpose of direct marketing or government related identifiers.

If we hold personal information about an individual, we must not use or disclose the information for the purpose of direct marketing unless:

- we collected the information from the individual and the individual would reasonably expect us to use or disclose the information for that purpose, and
- we provide a simple means by which the individual may easily request not to receive direct marketing communications from us and the individual has not made such a request to us.

We may also use or disclose personal information about an individual for the purpose of direct marketing if we collected the information from the individual and the individual would not reasonably expect us to use or disclose the information for that purpose or someone other than the individual and:

- either:
 - the individual has consented to the use or disclosure of the information for that purpose; or
 - it is impracticable to obtain that consent, and
- we provide a simple means by which the individual may easily request not to receive direct marketing communications from us, and
- in each direct marketing communication with the individual, we include a prominent statement that the individual may make such a request, or we otherwise draw the individual's attention to the fact that the individual may make such a request and the individual has not made such a request from us.

If you have general enquiry type questions, we might allow you to choose to do this anonymously or using a pseudonym. We might not always be able to interact with you this way since we are often governed by strict regulations that require us to know with whom we are dealing.

In general, we will not be able to deal with you anonymously or where you are using a pseudonym when it is impracticable, or we are required or authorised by law or a court/tribunal order to deal with you personally.

When your information is disclosed

Subject in all cases to local law, we may share personal information within the Fame Group, and may disclose personal information outside the Fame Group:

- to Allied Providers and our service providers who provide services in connection with our products and services (including archival, auditing, accounting, customer contact, legal, business consulting, banking, payment, delivery, data processing, data analysis, information broking, mailing, marketing, research, investigation, insurance, identity verification, brokerage, maintenance, trustee, securitisation, website and technology services)
- to comply with any legal or regulatory obligation, such as those imposed by regulators, arising under anti-money laundering or anti-terrorism financing laws, or reasonably arising in connection with legal proceedings
- to our affiliates
- to your nominated financial adviser with your permission
- for the mitigation of operational and technological risk management and mitigation
- for the prevention and mitigation of fraud and other financial crimes
- as contained in the terms and conditions of any specific product or service.

We may also disclose your personal information (on a confidential basis) in connection with the undertaking of the principal corporate or investment activities of the Fame Group including, but not limited to, acquisitions, mergers, and the management of any parts of our business or assets (including divestments), and the provision of any debt to another party.

Government Identifiers

Sometimes we may be required to collect government-related identifiers such as your tax file number.

We will not use or disclose this information unless we are authorised or required to do so by law or the use or disclosure of the identifier is reasonably necessary for us to verify your identity for the purposes of our business activities or functions.

Identity Matching Services

You provide other personal information to allow us, an Allied Provider or a service provider to us for the Fame Group services to access the Identity Matching Services to allow the provision of the Fame Group services to comply with the AML/CTF law.

This other personal information can include:

- utility bills;
- passport;
- driver's licence;
- Medicare card details;
- Tax File Number;
- personal information in government documents available from the Document Verification Service (DVS) e.g. company registers, business name registers, visa details and data from births, deaths and marriage certificates;
- personal information contained in watch lists such as Politically Exposed Person's ("PEP") watch lists, bankruptcy lists and criminal watch lists;
- personal information contained in news and press releases;
- personal information held in banking enforcement databases;

- personal information held in sanctions lists;
- biometric information including any available from the facial Verification Service (FVS).

This is referred to as **Verification Data**. The Verification Data will change from time to time, so any of it which is sensitive information may change from time to time.

Your Verification data is collected from you or is accessed from the Identity Matching Services managed by the IMS Administrator. This service accesses your personal information held by participating Australian government agencies. We arrange access to the service to verify your identification for the purposes of satisfying our obligations under AML/CTF law. This occurs when we process your application to become a member of the Fame Group services and later pursuant to our AML/CTF Program.

We access the Identity Matching Services through service providers to us. The service includes the Document Verification Service (**DVS**) and the Face Verification Service (**FVS**).

The service manages your personal information in accordance with the IMS Administrator's Privacy Notice for the Identity Matching Services.

We do not collect personal information about you from this service. It only matches personal information held about you with the documents or other personal information which you submit to us and only for the purposes of identifying you and verifying your identification for us to discharge our obligations arising under the AML/CTF law.

Any Verification Data which is retained by the service provider to us who arranges for verification of your identity may be required by law or by us to give us access and to retain a copy. We will only do this to satisfy our obligations under the AML/CTF law, corporate laws, financial services laws and tax laws.

When you apply to become a member of the Fame Group services you expressly consent to the provision, access and use of your personal information to enable us (through our service provider) and the IMS Administrator to verify your identity using the Identity Matching Services. You do this by agreeing in your application to this Privacy Fame Group Privacy Policy applying to your application and applying under the terms of the Fame Group services.

The overseas recipients and countries to whom we are we likely to disclose personal information

We share some of your information with organisations outside Australia for the Fame Group services to be provided to you.

Before we disclose personal information about you to an overseas recipient, we must take reasonable steps to ensure that the recipient does not breach the Australian Privacy Principles in relation to that information. If we disclose personal information to an overseas recipient, we are is accountable for an act or practice of the overseas recipient that would breach these principles.

We may store your information in cloud or other types of networked or electronic storage. Since electronic or networked storage can be accessed from various countries *via* an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those of which we are aware.

Overseas organisations may be required to disclose information which we share with them under a law other than Australian law. In those instances, we will not be responsible for that disclosure.

If the parties to whom we disclose personal information operate outside of Australia or, in the case of data collected within the United Kingdom or European Union, outside the United Kingdom and

European Union, we take reasonable steps within our control to protect personal information against misuse or loss and to comply with local law in respect of the transfer of your data from one jurisdiction to another.

Those parties, in turn, may make such information available to the governments of such other countries in accordance with their local law requirements.

Personal information may be disclosed to third parties in jurisdictions other than Australia including: China (including Hong Kong); Canada, Israel, Malaysia, New Zealand; Singapore; South Africa; South Korea; Switzerland; Taiwan; United Kingdom, United Arab Emirates and United States of America.

Keeping information accurate and up to date

We take reasonable steps to ensure that all information which we hold is as accurate as possible, relevant and not misleading.

You are able to contact us at any time and ask for its correction if you feel the information, we have about you is inaccurate or incomplete.

Keeping information secure

We use security procedures and technology to protect the information which we hold. Access to and use of personal information within the Fame Group seeks to prevent misuse or unlawful disclosure of the information, including internal policies, auditing, training and monitoring of staff.

We require other organisations who provide support services to take appropriate technical and organisational measures to secure the privacy of the information provided to them.

Personal information no longer needed

We must take reasonable steps to destroy or de-identify the personal information which we hold once the personal information is no longer needed for the purpose for which the personal information may be used or disclosed.

You should be aware that data may be required to be held for some time in order to comply with business law, financial services laws, unclaimed moneys laws, tax laws, litigation and insurance.

It is not feasible to destroy information on the blockchain; however, generally it is already not personalised.

Notifying you

When we receive personal information from you directly, we will take reasonable steps to notify you how and why we collected your information, to whom we might disclose it to and outline how you can access it, seek correction of it or make a complaint.

Sometimes we collect your personal information from third parties (including your bank). You might have expressly agreed to this or provided to us access to that information, or you might not be aware that we have done so. If we collect information that can be used to identify you and you have not agreed to that or given us access to it, we will take reasonable steps to notify you of that collection.

Dealing with Fame Group online

When you visit Fame Group websites or Apps you will generally browse anonymously unless you have logged into a client portal or accessed the website from a personalised communication from Fame Group.

For all visitors to our website, we use cookies and other web browser technologies to collect information such as the server your computer is logged on to, your browser type (for example, Internet Explorer, Chrome or Firefox), and your IP address. An IP address is a number that is assigned to your computer automatically and required for using the Internet. We may also derive the location associated with an IP address.

Once you have logged into a Fame Group portal, accessed our website or App from an email or other personalised communication sent to you, or provided us with personal information by completing a form online (including through an App), we may be able to identify you and we may combine that with other information in order to provide you with a better online experience.

If you would prefer not to be identified, you can delete the cookies and reconfigure the cookie preferences on your internet browser (see below).

Cookies

A 'cookie' is a packet of information placed on a user's device by a website (or App) for record keeping purposes. Cookies are generally used on Fame Group sites for these reasons:

- to enable you to access online services - if you log into our secure areas on our website (including through an App), then we will use cookies to authorise your access and to save your preferences
- to manage information, communications and advertising - when you see one of our advertisements on a third-party website, cookies are sometimes used to collect anonymous information about the page you visit and the type of software you are using
- monitor traffic - we use anonymous information to track how people are using the Fame Group sites or Apps. This includes time of visit, pages visited and some system information about the type of device which you are using
- to monitor your use of our website (including our Apps) - if we have identified you as a result of you logging into a Fame Group client portal, accessing our website or App from a personalised communication or providing us with personal information by completing a form online, we may use cookies to collect personal information about you.

You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is sent. (Each browser is different, so check the settings menu of your browser to learn how to change your cookie preferences.)

If you disable the use of cookies on your web browser or remove or reject specific cookies from Fame Group websites (including Apps) or linked sites, then you might not be able to gain access to all of the content and facilities on those websites.

How you can access your personal information which we hold and seek the correction of such information

We will always give you access to your personal information unless there are certain legal reasons why we cannot do so. We do not have to provide you with access to your personal information if:

- we believe there is a threat to life or public safety;
- there is an unreasonable impact on other individuals;
- the request is frivolous;
- the information would not be ordinarily accessible because of legal proceedings;
- it would prejudice negotiations with you;

- it would be unlawful;
- it would jeopardise taking action against or arising from serious misconduct by you;
- it would be likely to harm the activities of an investigations or enforcement body (e.g., the police); or
- it would harm the confidentiality of our commercial information.

If we cannot provide your information in the way you have requested, we will tell you why in writing. If you have concerns, you can complain by contacting us by an email to privacy@famecapital.com.au

If you believe that is something wrong with the information, for example if you think that the information we hold is inaccurate, out of date, incomplete, irrelevant or misleading, please send the explanation of the information to be corrected or updated to privacy@famecapital.com.au so we can update your details.

If you are concerned that we have given incorrect information to others, you can ask us to tell them about the correction. We will correct this if we can or we will notify you if we are unable to change the details

You can ask us to access your personal information that we hold by sending us an email to privacy@famecapital.com.au.

We will give you access to your information in the form you want it if it is reasonable and practical to do so. We may charge you a small fee to cover our costs when giving you access, but we will always notify you of this first and this fee will not relate to you making a request for your information, only to give you access to the information.

We are required to help you ask for the information to be corrected if we cannot correct this for you. Accordingly, we may need to communicate with third parties for this; however, the most efficient way for you to make a correction request is to send it to the organisation which you believe made the mistake.

If we are able to correct the information, we will notify you within five business days of deciding to do this. We will also notify the relevant third parties as well as any others you notify us about. If there are any instances where we cannot do this, then we will notify you in writing.

If we are unable to correct your information, we will explain why in writing within five business days of making this decision. If we cannot resolve this with you internally, you might be entitled to make a complaint to an external dispute resolution scheme (**EDR scheme**) covering our services or to the Office of the Australian Information Commissioner (**OAIC**).

If we agree to correct your information, we will do so within 30 days from when you asked us, or a longer period as agreed between us and you.

If we are unable to make corrections within 30 days or the agreed time, we will notify you of the delay, the reasons for it and when we expect to resolve the matter, ask you to agree in writing to give us more time and let you know that you might be entitled to complain to the provider of the EDR scheme or to OAIC.

How you can complain about a breach of the Australian Privacy Principles, or a registered APP code (if any) that binds us, and how we will deal with such a complaint

If a person believes that we have breached our obligations in the handling, use or disclosure of their personal information, they may make a complaint. We encourage you to discuss the situation with us before making a complaint.

The complaints handling process is as follows:

A complaint including as much detail about the issue as possible should be sent in writing to us at privacy@famecapital.com.au. You must identify your full name. We might need to ask for further information to establish and verify your identity.

We will investigate the circumstances included in the complaint and respond to the complainant as soon as possible (and within 30 calendar days) regarding our findings and actions following this investigation. After considering this response, if the complainant is still not satisfied they may escalate their complaint directly to the Australian Information Commissioner for investigation:

Office of the Australian Information Commissioner www.oaic.gov.au Phone: 1300 363 992

When investigating a complaint, the OAIC will initially attempt to conciliate the complaint, before considering the exercise of other complaint resolution powers.

Alternatively, if the complaint relates to a regulated financial service (including a regulated financial product), a complaint might be made to:

Australian Financial Complaints Authority

Phone: 1300 931 678

Online

Email: info@afca.org.au

mail: GPO Box 3 Melbourne VIC 3001 (Australia)

Contacting us

You can contact us by any of these means:

- by sending us an email to privacy@famecapital.com.au
- by any contact service we provide through our website or an App
- by any other contact means we describe on our website

Please mark communications to the attention of our Privacy Officer. We will respond to let you know who will be handling your matter and when you can expect a further response.

Updates to Fame Group Privacy Policy

This Fame Group Privacy Policy may change. The updated Fame Group Privacy Policy will be available through our website and Apps for the Fame Group services.

An updated Fame Group Privacy Policy will apply as soon as it is posted on the website for the Fame Group services.

Glossary

AFSL means Australian Financial Services Licence.

Allied Provider means any entity which is involved in the provision of the Fame Group services directly to you and which is not a related entity of any member of the Fame Group.

AML/CTF law means the Anti-Money Laundering and Counter-Terrorism Act 2006 (Commonwealth) and all rules made pursuant to it.

App means a software application, especially as downloaded by a user to a mobile device.

business day means a day (not being a public holiday, Saturday or Sunday) on which banks are open for general banking business in Sydney.

DVS means the **Document Verification Service** managed by the Department of Home Affairs (Commonwealth of Australia) and which matches a document presented as proof of identity against those held by the originating agency.

EDR scheme means external dispute resolution scheme.

Fame Capital means Fame Capital Pty Ltd ABN 38 650 001 808

Fame Operations means Fame Operations Pty Ltd ABN 36 652 970 557

Fame Group means the group of companies comprising Fame HoldCo Pty Ltd (ACN 652 966 400) and all of its related bodies corporate from time to time including Fame Capital and Fame Capital International LLC-FZ.

Fame Group entity and member of Fame Group means any member of Fame Group from time to time.

Fame Group services means services provided by any Fame Group entity from time to time.

FVS means the **Face Verification Service** managed by the Department of Home Affairs (Commonwealth of Australia) and which compares a person’s photo against a government-issued identity document. This is called a ‘one-to-one’ check and helps to confirm the identity of a known person.

Identity Matching Services means the services of that name managed by the Department of Home Affairs (Commonwealth of Australia) for comparing personal information with information held by government agencies that issue evidence of identity documents, such as passports, driver licences and birth certificates. They can be used to help verify the person’s identity, and in limited cases, to identify unknown people.

IMS Administrator means Commonwealth of Australia acting represented by the Department of Home Affairs in its role as administrator of the Identity Matching Services.

OAIC means Office of the Australian Information Commissioner.

we, our or **us** refers to members of the Fame Group.

website includes pages on sub-domains.

DOCUMENT ADMINISTRATION

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Superseded Policy	Not applicable
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