

## Information collection and usage

### Our Privacy Policy

The Macquarie Group respects the privacy of the people we deal with, and we uphold high standards of privacy practice and security. This policy explains how we handle personal information and how we interact with you online.

Whenever we handle personal information, we take steps to ensure that appropriate standards of privacy practice and security are applied.

The Macquarie Group Privacy Policy sets out why we need to collect personal information, how we collect it, what we do with it, how it is stored and who we might share it with. The Policy also describes how you can access or correct information we hold about you, how you can ask further questions or make a complaint, and information about our websites and online activities.

### The information we collect

For most products and services, it is necessary for us to collect 'personal information' such as your name, identity details, photos, contact details and transaction information. We may also need to collect other personal details (such as gender, marital status and financial information) and other information from which you can be identified.

## Applications

### Recruitment process

There are many ways you could share your personal information during the recruitment process, from registering your interest in recruitment events or employment opportunities, submitting an application or CV for a role or taking part in a video or in-person interview, or even subscribing to content about Macquarie. Please read the [Career Privacy Policy](#) for more information.

### Credit Applications

Our [Credit Information Policy](#) sets out details of our collection and other handling of personal credit information, including collection of credit.

## Your information

### Health Information

We collect your health information where we offer you products with an insurance component or in assessing certain claims, including hardship. We do not use or share that information for any purpose other than the underwriting or administration of your policy, claim or account, or as otherwise notified to you at the time we collect your information.

### Sensitive Information

Generally, we do not collect sensitive information about you unless required or permitted by law or where you consent for us to do so. Sensitive information will only be collected if it is relevant to your product or the service or function you are engaging 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 access and verification procedures as well as fraud prevention.

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

Sensitive information includes information relating to:

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

Why we collect personal information

We collect personal information about you which is reasonably necessary to:

- provide you with quality products, services or transaction opportunities. This may include consumer facing services conducted by Macquarie Bank Limited and/or its related entities (such as consumer banking, insurance or wealth advisory services) or services, advice or investment activity provided and/or undertaken by entities involved in the various corporate advisory and investment activities undertaken by Macquarie Group Limited and its related entities
- consider applications and approaches you make to us
- conduct marketing and social functions
- maintain your contact details
- fulfil our legal obligations, such as those relating to taxation, anti-money laundering and counter-terrorism financing, comprehensive consumer credit reporting under the National Consumer Credit Protection Act, to prevent fraud, or as otherwise authorised by you

Without such information, we may not be able to process your application or provide you with an appropriate level of service. In such circumstances, we will process your application to the extent possible, and provide you with the most appropriate level of service that we can.

How we collect your information

We collect personal information about you directly from you — this can be in person, in documents you give us, from telephone calls, emails, competitions you enter, your access to our website or from transactions you make including via mobile banking. We may also collect or otherwise process information from public sources that are published, shared by you or otherwise lawfully in the public domain, such as your activities on social media. We take reasonable steps to be transparent about how and why we collect personal data.

We may also collect your personal information from joint account holder(s) or third parties including public sources, your adviser(s), employer (or its affiliates), agents, introducers, referrers, brokers, our related companies and service providers (including credit reporting bodies, fraud and financial crime information exchanges and other information service providers).

#### How we store your information

We keep personal information in physical and electronic records, at our premises and the premises of our service providers, which may include processing or storage in the cloud, which may mean in practice that this information is stored outside the country in which it is collected. Where this occurs, we take steps to protect the security and integrity of personal information. This includes taking reasonable steps to ensure we are not storing information for longer than needed - we retain personal information for as long as necessary for the purpose for which it was provided to us, or as required to satisfy any legal or regulatory requirements.

We also keep records of our interactions with you (including by telephone, email and online) and of your transaction history.

#### How we use your information

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

- process applications
- administer and manage our products and services (including monitoring, auditing, and evaluating those products and services)
- model and test data (in a controlled environment)
- develop scores, risk assessments and related analytical tools including tools that may utilise types of machine learning or artificial intelligence
- communicate with you and deal with or investigate any complaints or enquiries

We may also:

- anonymise your data for our own purposes including market research and new product development
- use personal information about you for the prevention and mitigation of fraud and other financial crimes
- use or permit our affiliates 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 employer of investment opportunities or to provide information about products and services which we expect may be of interest to you. However, if you don't want to receive such communications you can tell us by using any of the methods listed below.

While we may sometimes - where it is lawful and with your permission if necessary - share personal information with companies we do business with (e.g., in product development, joint venture arrangements or distribution arrangements), we do not sell personal information for marketing purposes to other organisations or allow such companies to do this.

## When your information is disclosed

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

- to 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 obligations imposed by regulators including those under anti-money laundering and counter-terrorism financing laws or laws relating to comprehensive consumer credit reporting, or reasonably arising in connection with legal proceedings.
- to our affiliates
- to your nominated financial adviser with your permission
- to other financial institutions and organisations for the prevention and mitigation of fraud and other financial crimes or in connection with payment systems
- 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 our operating business and principal investment activities including, but not limited to:

- mergers and acquisitions,
- the management of any parts of our business assets (including divestments and reorganisation)
- the provision of any debt to another party

In some circumstances the parties to whom we disclose personal information may 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 — this includes locations in the countries listed in the Appendix. Where this occurs, we take steps 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 local law requirements.

## Keeping information accurate and up to date

We take reasonable steps to ensure that all information we hold is as accurate as possible. 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 we hold. Access to and use of personal information within Macquarie Group seeks to prevent misuse or unlawful disclosure of the information — this includes internal policies, auditing, training and monitoring of staff.

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

## Online interaction

### Dealing with Macquarie Group online

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

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, Chrome, Safari, Microsoft Edge 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.

When you access or use our online or mobile banking services, we may collect information about the electronic devices you use to do so (including their operating systems, browsers, other installed applications, and the device settings) and how you use and interact with them, for the prevention and mitigation of fraud and other financial crimes.

Once you have logged into a Macquarie portal, accessed our website from an e-mail or other personalised communication sent to you, or provided us with personal information by completing a form online, 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 computer by a website for record keeping purposes. We use cookies to enable basic functions and services on our website. These cookies are essential and set automatically. We also set optional cookies to help us improve our website and support our marketing. Where relevant, our third-party providers will help us make use of these optional cookies. You may be able to choose which types you'd like to accept by selecting 'Manage cookie settings' in the footer of our website.

The types of cookies we use:

- Strictly necessary cookies

These cookies are necessary for the website to function and cannot be switched off. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. You can set your browser to block or alert you about these cookies, but then some parts of the site will not work. These cookies do not store any personally identifiable information.

- Analytics and performance cookies

These cookies allow us to understand how people use our website, so that we can improve the user experience and performance. They help us to know which pages are the most and least popular and see how visitors move around the site. All information collected by these

cookies is aggregated and is typically anonymous.

- Functional cookies

These cookies enable the website to provide enhanced functionality and personalisation. They may be set by us or by third-party providers whose services we have included on our website. If you do not allow these cookies, then some or all of these services may not function properly.

- Targeting cookies

These cookies may be set through our site by our advertising partners. They may be used by those companies to build a profile of your interests and show you relevant advertising on other sites. They do not directly store personal information but are based on uniquely identifying your browser and internet device. If you do not allow these cookies, you will experience less relevant advertising.

You can also 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 'Help' menu of your browser to learn how to change your cookie preferences.

If you disable the use of cookies when you visit the Macquarie Group website ([www.macquarie.com](http://www.macquarie.com)) or at any point on your web browser, or remove or reject specific cookies from Macquarie Group websites or linked sites, then you may not be able to gain access to all of the content and facilities on those websites.

Your rights and additional information

How you can access or correct your information

You can contact us to request access to or correction of your personal information. In normal circumstances we will give you full access or make the requested corrections to your information. However, there may be some legal or administrative reasons to deny these requests. 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.

Your rights if you are in the European Economic Area and the United Kingdom

As provided for in the General Data Protection Regulation, you have the right to access your data; to correct or rectify your data; to delete your data subject to applicable law; to have your data processed only in accordance with applicable law; to have copies of your data moved to another controller; to object to our processing your data otherwise than in accordance with the law; and to withdraw any consent to our processing your data at any time. Please email [privacy@macquarie.com](mailto:privacy@macquarie.com) to exercise any of those rights.

Consumer Data Right (CDR) Policy

The [CDR Policy](#) applies to Macquarie Bank Limited as a 'data holder' under the Consumer Data Right (CDR) regime. The CDR Policy provides information about how consumer data (which may include personal information) is managed and how you can make an inquiry or complaint under the CDR system. If you have a question about the CDR Policy or your consumer data, please contact us in Australia on 02 8550 5666 or email [privacy@macquarie.com](mailto:privacy@macquarie.com).

#### Data Breach notification

Macquarie has processes in place to investigate data breaches involving personal information and will notify you of a data breach where we are required to do so under local legislation or as is otherwise appropriate in the circumstances. Where notification is required, we will do so promptly and in accordance with the time period for notification provided for under local legislation, for example within 72 hours in jurisdictions governed by the General Data Protection Regulation.

#### Training

Macquarie delivers training to staff to help ensure that requirements of this policy are addressed and supported.

#### Contact us

If you have any questions or complaints regarding privacy or information handling, please write to [privacy@macquarie.com](mailto:privacy@macquarie.com) specifying in what capacity you are submitting your request (i.e. candidate, former employee or Macquarie banking customer) and what your request pertains to (i.e. access, correction, deletion or banking financial services). Please mark communications to the attention of our Privacy Office. We will respond to let you know who will be handling your matter and when you can expect a further response.

If your concerns are not resolved to your satisfaction, you may be able to escalate your complaint to an external dispute resolution scheme or to a regulatory authority (if you are in the European Union or United Kingdom, you may contact one of the data protection regulators found [here](#)). We can also provide details of the appropriate scheme/regulator for you, as these may vary by jurisdiction or product.

#### Accessibility support

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register by [www.accesshub.gov.au/about-the-nrs](http://www.accesshub.gov.au/about-the-nrs).

#### Cross border

##### Appendix - Disclosure to other countries

Personal information may be disclosed to Macquarie Group entities and third parties in jurisdictions including: Argentina; Australia; Austria; Bahamas; Belgium; Bermuda Brazil; Bulgaria; Canada; Cayman Islands; Chile; China; Colombia; Curacao; Czech Republic; Denmark; France; Germany; Greece; Guernsey; Hong Kong; Hungary; India; Indonesia; Ireland; Israel; Italy; Japan; Jersey; Kingdom of Saudi Arabia; Luxembourg; Malaysia; Malta; Mauritius; Mexico; Netherlands; New Zealand; Peru; Philippines; Poland; Singapore; South Africa; South Korea; Spain; Sweden;

Switzerland; Taiwan; Thailand; United Arab Emirates; United Kingdom; United States of America;  
Vietnam.