

**Australian
Ethical**



Last updated November 2025

Privacy collection notice

Australian Ethical Investment Ltd (“Australian Ethical”, “we”) is committed to protecting the privacy of your personal information in accordance with the Privacy Act 1988 (Cth). By providing your personal information, you consent to its use as outlined in this notice and our Privacy Policy available at australianethical.com.au/privacy-policy. We may update this notice to reflect changes in our privacy practices.

1 What types of information do we collect and why?

We collect personal information from you when you communicate with us (online, email, phone calls, post, in person) to ask about, apply for our managed funds products or manage your account. The personal information we collect from you may include:

- your name and address, date of birth, contact details and residency/citizenship information;
- financial details such as your bank account details and your Tax File Number ("TFN");
- your voice recordings of phone interactions with us;
- information about your spouse, dependants, beneficiaries and/or authorised representatives (where necessary); and
- any other personal information to facilitate your dealings with us.

There are specific circumstances where we may ask you for, or collect on your behalf, sensitive information (such as criminal records for Know Your Customer purposes) in order to provide you with our products. We will always seek your express written consent before collecting sensitive information from you or on your behalf.

The collection of your personal information is required and authorised under various laws that deal with financial products, anti-money laundering and tax.

The primary purpose for collecting this information is:

- To establish and administer your managed fund account, including processing applications to purchase and redeem units on your behalf and regularly communicating with you about your account;
- To comply with the customer identification and verification procedures (via the Document Verification Service (DVS) Hub, administered by the Attorney General (AG) Department)* and as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and other legislative requirements;
- Where your TFN has been provided, to report to the Australian Taxation Office and to deduct tax at the applicable tax rate when paying distributions;
- To respond to your enquiries, including requests for information or complaints;
- To send you relevant information on the products and services to which your membership gives you access and customise the content of our website, emails and online applications to suit your preference or to give you more relevant content;
- To carry out analysis about our products and services and how we can improve them. We do this by conducting surveys, doing market research, analysis and product testing (by us or our third party service providers). In doing this, we may combine information we hold about you from various service providers and other sources.

Australian Ethical may also need to collect personal information about you from other parties where relevant, such as:

- your financial or legal adviser;
- your spouse (or former spouse), potential beneficiaries, legal personal representative or person with a valid third party authority; and
- other financial institutions or regulatory authorities.

2 What happens if you don't provide the information requested?

The collection of your personal information is authorised under various laws that deal with financial products, ID verification, anti-money laundering and tax. If you choose not to provide the personal information that we ask for, or the information that you provide to us is incomplete or inaccurate, we may not be able to:

- administer your account or
- provide you with information about our products and services which may benefit you.

3 Who do we disclose personal information to and why?

We will only disclose your personal information for the purposes for which it was collected. The organisations and people to whom we may disclose your personal information include:

- Our service providers (such as administrators, custodians and registries) and any of their sub-contractors, for the purpose of establishing and administering your account;
- Your potential beneficiaries, legal personal representative in relation to a distribution of your investment account upon your death;
- Your financial adviser or any other party authorised to act on your behalf;
- Government institutions and regulatory authorities including but not limited to the AG Department, ATO, ASIC, AUSTRAC and the OAIC;
- Courts and tribunals, including the Australian Financial Complaints Authority (AFCA);
- Auditors, actuaries and legal advisers - to ensure we comply with legislation and other obligations;
- Independent consultants, marketing & communication agencies, market research, media platforms, analytics and data services companies for the purpose of conducting data analysis, market research and developing marketing campaigns to market our products
- Mail houses, printing companies and digital communication agencies - to send you information about your account via mail, SMS and email.
- Archiving companies - to ensure all documents are stored in a secure environment.
- IT service organisations – to provide and maintain IT services and systems and/or to prevent, disrupt or respond to scams.
- Our web hosting company and web/application developers - to host, develop, test and manage our websites.

We (and in some instances, our service providers) may hold personal information in servers located in Australia or with cloud storage providers located overseas.

Where your personal information is disclosed to service providers and other organisations, Australian Ethical seeks to ensure that your personal information is handled in accordance with privacy laws and is not used or disclosed for any purpose other than those to which you have consented (unless otherwise required by or under an Australian law or court/ tribunal order).

4 Do you have any queries or complaints?

Our Privacy Policy contains more information about our privacy practices and how you can access or seek correction of the personal information held by us. If you have any questions or you have any complaints about our handling of your personal information, please contact our Privacy Officer on:

1800 021 227

privacy@australianethical.com.au

GPO Box 8, GPO Box Centre, Sydney 2000

*DVS Hub: The information you provide will be sent to the DVS Hub and matched against official records held by the government agency responsible for issuing the identity document (eg. driver's licence). These agencies already hold your personal information as part of their official records, in line with their own privacy policies and legal obligations

We engage Information Match Agents facilitate the matching. The DVS Hub will advise whether the information you provide matches official records. We don't store copies of your identity documents after the DVS check is complete. DVS Hub facilitates information transfer between us and the document issuer. The DVS Hub itself does not retain any personal information and the AG's Department cannot view or edit any of the personal information transmitted through the DVS Hub.

For more information on how the Attorney-General's Department may handle your personal information, see the AG Department's 'Privacy Statement – Identity Verification Services' at: www.idmatch.gov.au/resources/identity-verification-services-privacy-statement