

This Privacy Policy applies to Remi Investing Pty Ltd (ABN 26 608 216 306) (trading as Remi AI) and its affiliates ("**we**", "**us**", "**our**") and explains how we handle customer data and personal information and comply with the requirements of applicable privacy laws ("**Privacy Laws**"). If you have further questions relating to this policy please contact us using the contact information below. We recognise the importance of your privacy, and that you have a right to control how your personal information is collected and used.

1. Customer Confidentiality

- 1.1.** Each party (the "Receiving Party") understands that the other party (the "Disclosing Party") has disclosed or may disclose business, technical or financial information relating to the Disclosing Party's business (hereinafter referred to as "Proprietary Information" of the Disclosing Party). Proprietary Information of Company includes non-public information regarding features, functionality and performance of the Service. Proprietary Information of Customer includes non-public data provided by Customer to Company to enable the provision of the Services ("Customer Data"). The Receiving Party agrees: (i) to take reasonable precautions to protect such Proprietary Information, and (ii) not to use (except in performance of the Services or as otherwise permitted herein) or divulge to any third person any such Proprietary Information. The Disclosing Party agrees that the foregoing shall not apply with respect to any information after five (5) years following the disclosure thereof or any information that the Receiving Party can document (a) is or becomes generally available to the public, or (b) was in its possession or known by it prior to receipt from the Disclosing Party, or (c) was rightfully disclosed to it without restriction by a third party, or (d) was independently developed without use of any Proprietary Information of the Disclosing Party or (e) is required to be disclosed by law.
- 1.2.** Customer shall own all right, title and interest in and to the Customer Data[, as well as any data that is based on or derived from the Customer Data and provided to Customer as part of the Services. Company shall own and retain all right, title and interest in and to (a) the Services and Software, all improvements, enhancements or modifications thereto, (b) any software, applications, inventions or other technology developed in connection with Implementation Services or support, and (c) all intellectual property rights related to any of the foregoing.
- 1.3.** Notwithstanding anything to the contrary, Company shall have the right collect and analyze data and other information relating to the provision, use and performance of various aspects of the Services and related systems and technologies (including, without limitation, information concerning

Customer Data and data derived therefrom), and Company will be free (during and after the term hereof) to (i) use such information and data to improve and enhance the Services and for other development, diagnostic and corrective purposes in connection with the Services and other Company offerings, and (ii) disclose such data solely in aggregate or other de-identified form in connection with its business. No rights or licenses are granted except as expressly set forth herein.

- 1.4. Upon any termination, Company will make all Customer Data available to Customer for electronic retrieval for a period of thirty (30) days, but thereafter Company may, but is not obligated to, delete stored Customer Data.

2. Collection of personal information

- 2.1. We collect personal information from customers (existing and prospective), prospective employees and other individuals for various business and other purposes listed in this privacy policy. The types of personal information we will collect from you will depend on the circumstances in which that information is collected. It may include:

a contact details (i.e. your name, address, email, phone and facsimile details); b information required for you to open an account with us or otherwise do business with us including bank account details, and any other relevant financial information; c information required as part of a recruitment process; d statistical information regarding the use of the Remi AI websites or Apps, including website users' IP addresses and the dates and times of visits;

- 2.2. We usually collect personal information through:

a when you submit information through the Remi AI websites or Apps, such as when you register a user account, retrieve log-in information, or request a new password; b when you submit an application form for a product provided by Remi AI; c when you submit information through information collection pages on the Remi AI websites; d when you register for subscriptions to mail outs (including via email), newsletters, updates, or other related information/publications through the Remi AI website(s) or App(s); e when we provide you with services. This may include us accessing information held by your financial institution or other third parties; when you use the Remi AI website(s) or App (s), in which case our

system may automatically collect information relating to your visit to the Remi AI website(s) or App(s), such as your IP address; g when you contact us (through the Remi AI website(s) or App(s), via email or phone) with queries or issues or request that we, our content providers, or associates contact you; or h when you participate in our promotions or competitions.

If you do not provide us with the information we request, we may not be able to fulfill the applicable purpose of collection, such as to supply products or services to you or to assess your application for employment. Where practicable, we will collect personal information directly from you. We may also collect personal information about you from third parties such as your financial institution with your authorisation. If we receive information about you from someone else, we will take reasonable steps to ensure you are aware that we have collected personal information about you and the circumstances of the collection.

3. Use and disclosure of personal information

We will only use and disclose your personal information in accordance with Privacy Laws and this Privacy Policy.

Our main purposes for collecting, holding, using and disclosing customer data and personal information are the following:

To supply products or services to our customers; b to obtain products and services from our suppliers; c to respond to enquiries from existing or prospective customers seeking information about our products or services; d to improve the products and services that we supply to you; e to carry out processes associated with the services we provide, including fraud screening, identity verification, electronic funds transfers and account monitoring; f to process and assess employment applications; g to enforce agreements between you and Remi; h to conduct competitions and trade promotions; i to comply with legislative and our policy requirements; j for the purposes of conducting analysis about the deployment and use of our products and services and the technology that supports our products and services, in Australia or elsewhere; k to provide information to, and respond to queries from, shareholders or suppliers.

We generally explain at the time we collect personal information how we will

use or disclose that information. We will only use or disclose personal information for a purpose other than for which it was collected or a related purpose if you have consented to such different use or disclosure or such use or disclosure is otherwise allowed by the Privacy Laws. In carrying out our business, it may be necessary to share information about you with and between our affiliates and organisations that provide services to us.

We may aggregate information that we collect and use it for purposes outside the scope of this Privacy Policy. Any aggregated data used for those purposes will have all personally identifiable information removed.

4. Service Providers

We use service providers to help us provide our products and services, and to carry out our business operations. This includes independent contractors and consultants, off-site security storage providers, and providers of electronic fund transfer services, account monitoring, account aggregation and identity verification service. You agree that we may provide your personal information to these service providers to use in connection with the supply of services to you and that they may provide us with your personal information to enable us to provide services to you.

5. Disclosure of information outside the jurisdiction of collection

We may disclose personal information outside of the jurisdiction from which it was collected. In the conduct of our business, we transfer to, hold or access personal information from various countries including Australia and the United States of America. The privacy laws of those countries may not provide the same level of protection as the privacy laws of the country from which the personal information was collected. However, this does not change our commitments to safeguard your privacy and we will comply with all applicable laws relating to the cross-border data disclosure.

6. Direct marketing

We may use personal information you have provided to us to send you information about content available on the Remi AI website(s) or App(s), new or updated content, special offers, promotions or competitions or other items or material that you may be interested in. We may also share your personal information with our content providers for the same purposes. We will only contact you in this way if you have consented to receive such messages. If you

are receiving promotional information from us and do not wish to receive this information any longer, please contact us directly, or use the unsubscribe facilities included in our marketing communications. If you have an account with Remi, we will use your personal information to send you messages containing important information about your account. These messages are an important part of the service that we provide to you and will be sent to you as long as you hold an account with us. Customers with an account cannot opt-out of receiving these messages.

We may provide your personal information to third parties who offer goods or services that you may be interested in. These third parties who may contact you directly in relation to those goods or services.

Our website privacy practices

We sometimes use cookie technology on our websites to provide information and services to web site visitors. Cookies are pieces of information that a website transfers to your computer's hard disk for record keeping purposes and are a necessary part of facilitating online transactions. Most web browsers are set to accept cookies. Cookies are useful to estimate our number of members and determine overall traffic patterns through our websites. If you do not wish to receive any cookies you may set your browser to refuse cookies. This may mean you will not be able to take full advantage of the services on the website.

Links to other websites

Our websites may contain links to third party websites. These linked sites are not under our control and we are not responsible for the content of those sites nor are those sites subject to our Privacy Policy. Before disclosing your personal information on any other website we recommend that you examine the terms and conditions and Privacy Policy of the relevant site. Remi AI is not responsible for any practices on linked websites that might breach your privacy.

Employee information

This Privacy Policy does not apply to the handling of information about employees by us. For information about our practices relating to employee information please contact chamilton@remi.ai

Recruitment

If you send us an application for a position, this information will be used to assess your application. This information may be disclosed to related bodies corporate and service providers for purposes such as:

a aptitude, psychological and medical testing; and b other human resources management activities. As part of the application process you may be asked for your specific consent to the use and disclosure of certain personal information about any pre-employment medical examination or any aptitude or psychological testing. We may also ask you to consent to the disclosure of your personal information to those people who you nominated to provide references. A refusal to provide any of this information, or to consent to its proposed disclosure may affect the success of the application.

7. Accessing and correcting the information we keep about you

If at any time you want to know exactly what personal information we hold about you, you are welcome to request access to your record by contacting us at ebarrett@remi.ai Our file of your information will usually be made available to you within 21 days.

If at any time you wish to change personal information that we hold about you because it is inaccurate or out of date, please contact us at ebarrett@remi.ai and we will amend this record. If you wish to have your personal information deleted, please let us know in the same manner as referred to above and we will take all reasonable steps to delete it unless we need to keep it for legal reasons.

8. Storage and security of your personal information

We will endeavour to take all reasonable steps to keep secure any information which we hold about you, and to keep this information accurate, up to date and complete. Your information is stored on secure servers that are protected in controlled facilities. We require our employees and data processors to respect the confidentiality of any personal information held by us.

9. Retention of information

When we no longer need to use your information, or are no longer required to retain it by law, we will take steps to properly de-identify or destroy it.

10. Contacting Us

If you have any concerns or complaints about how we handle your personal information, or if you have any questions about this policy, please contact us:

Remi Investing
Compliance Officer
120 Singles Ridge Road
Winmalee, NSW, 2777

In most cases we will ask that you put your request in writing to us. We will investigate your complaint and will use reasonable endeavours to respond to you in writing within 30 days of receiving the written complaint. If we fail to respond to your complaint within 30 days of receiving it in writing or if you are dissatisfied with the response that you receive from us, you may have the right, depending on the jurisdiction, to make a complaint to the applicable regulator.

11. Future Changes

We reserve the right to change this Privacy Policy at any time and notify you by posting an updated version of the policy on its website. If at any point we decide to use personal information in a manner materially different from that stated at the time it was collected we will notify users by email or via a prominent notice on our website, and where necessary we will seek the prior consent of our users.