

Commitment To Your Privacy

Skyring (including Skyring Asset Management Limited ABN 92 156 533 041, AFSL 422902) (we, us, our), as well as related bodies corporate and the registered schemes for which we act as responsible entity or trustee, are subject to various privacy laws, including the Australian Privacy Principles contained in the Privacy Act 1988 (Cth) (Privacy Act).

Your privacy matters to us, and we are dedicated to handling your personal information responsibly and in accordance with our legal obligations, including the Privacy Act requirements and the Australian Privacy Principles. These laws and principles regulate, among other things, how we collect, use, disclose, protect, and allow access to your personal information.

To provide our services to you, we need to collect and retain certain personal information. This allows us to process applications, manage accounts, and deliver information to you. We may also use your details to communicate about products and services or to meet legal requirements. We regard all information you provide as private and confidential.

This Privacy Policy sets out the type of information we collect and how we collect, store, use and disclose your personal information. We recommend you read it carefully. While you are not required to provide us with your personal information, choosing not to may mean we cannot provide you with our products or services.

By applying for, using our products or services, or otherwise supplying us with your personal information, you agree to its collection, use, storage, and disclosure as outlined in this Privacy Policy. From time to time, we may update this Policy, with the most recent version available on our website or supplied to you upon request.

Type Of Personal Information Collected

To provide product and service information, establish and manage investments in a scheme, and comply with relevant legislation, we may collect the following personal information:

- Full name, gender, date of birth, contact details (telephone, address, email);
- Tax file number and bank account details, used for administering investor accounts and for tax reporting and withholding;
- Copies of identification documents (e.g. Driver's license, passport), or the details contained within them, for the purpose of verifying identity and ensuring compliance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Act) and/or other legislation and regulations relating to identification, verification, and tax reporting and withholding;
- Information regarding authorised signatories;
- Full contact details for a nominated financial adviser;
- Details about your source of funds and investment information;

- Copies of any relevant trust deeds, partnership agreements or constitutions where necessary to comply with the AML/CTF Act; and/or
- Other information relating to the product or service you are seeking, or to your relationship with Skyring, such as occupation, professional background, and qualifications.

On occasion, we may also need to obtain additional information, including details relating to powers of attorney, probate or estate administration, and information about beneficial owners or related parties.

Sources Of Personal Information

Where practicable, we will collect information about individuals from those individuals. However, at times we may need to gather personal information from external sources, such as:

- Identification verification service providers;
- A financial adviser or broker; and/or
- Third-party authorised representatives, such as executors or administrators.

Use Of Personal Information

The use of your personal information depends on the product or service you are seeking and the nature of your relationship with Skyring. In general, we only use and disclose personal information for the purposes for which it was provided, or for related purposes that would reasonably be expected. These purposes include:

- Assessing your investment application, establishing and administering an investment account, and managing your relationship with us;
- Communicating with you;
- Complying with our AML/CTF Act obligations;
- Complying with record-keeping, reporting, and tax obligations;
- Handling any relevant enquiries or complaints;
- Protecting legal rights and complying with legal obligations;
- Conducting direct marketing and social functions, which may include targeted advertising, information about other products and services, or anonymised data use for marketing new products and services and campaign development; and/or
- Detecting, preventing and managing fraud and abuse.

Disclosure Of Personal Information

We may be required by law to disclose personal information, including to:

- Australian Government regulators such as the Australian Securities and Investments

Commission (ASIC), Australian Tax Office (ATO), Australian Transaction Reports and Analysis Centre (AUSTRAC) and other regulatory or government entities;

- The Australian Financial Complaints Authority (AFCA);
- Courts, where required by order;
- Other regulatory or governmental entities outside of Australia, where necessary; and/or
- Your spouse, in accordance with the Family Law Act 1975 (Cth) requirements.

Third Parties

For Skyring to provide services to you, such as administering your account and issuing communications, we may need to provide information to third parties, including:

- Organisations that assist in providing, managing, or administering our products, systems, or services (including custodians, registries, administrators, mail houses, software, and information technology providers);
- Auditors, consultants and other professional advisers;
- Authorised financial advisers;
- Other financial institutions holding accounts in an investor's name (e.g. where funds are transferred to or from that account);
- Legal personal representatives, attorneys or other persons who may be entitled to receive a deceased investor's balance, including those we contact for assistance in that process;
- Authorities investigating or potentially investigating suspicious or fraudulent transactions in relation to an investor's account;
- Third-party providers, including direct marketing purposes (such as advertising agencies, social media platforms, or technology providers like Google), and/or via electronic request to a document issuer or official record holder via third-party systems for the purpose of confirming and verifying your identity and for detection and prevention of fraud; and/or
- Related bodies corporate.

Before disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

- The recipient is committed to protecting your personal information at least equivalent to ours; and/or
- You have otherwise given consent to us for making the disclosure.

Information about you or your relationship with Skyring will not be sold to any company, individual, or organisation. We also do not disclose personal information to any external service providers for the purpose of allowing them to send marketing material to you.

Overseas Disclosure

Your personal information may be disclosed to overseas organisations that provide support functions to us. Further details about these entities can be obtained by contacting us.

Sensitive Information

Sensitive information includes information or opinion about an individual's racial or ethnic origin, political opinion, religious beliefs, sexual orientation or criminal record, provided the information or opinion otherwise meets the definition of personal information. We will not collect sensitive information unless:

- The person who the information relates consents to the collection and the information is reasonably necessary for one or more of our functions or activities; or
- The collection of the information is required or authorised by law, is needed to prevent or lessen a serious and imminent threat to life or health of the person (or another person), is necessary to legal proceedings (current, anticipated, or potential), or another exception under the Privacy Act applies.

Information Storage and Security

We store information both electronically (on secure IT servers and cloud storage located in or outside of Australia) and physically. We take reasonable measures to safeguard your information against misuse, loss, or unauthorised access, modification, or disclosure. This includes secure passwords, user log-ons, firewalls, encryption, physical security, and company-wide information security policies. Security and encryption practices are regularly reviewed.

Website Data Collection

Our website (www.skyring.com.au) may collect statistical information such as:

- The number of visitors;
- Pages viewed; and
- Traffic patterns.

This data is anonymous and used only to evaluate website performance and improve displayed content.

We use cookies and other browser technologies to collect data for all visitors to our website, such as server details, browser type, IP address, and approximate location. Once you log into our portals, access our website via personalised links, or submit online forms, we may identify you and combine that with other information to improve your online experience. If you do not wish to be identified, you may delete or adjust cookies in your browser.

Cookies

A cookie is a small data file stored on your device's browser when you visit our website. Cookies allow recognition of your device and serve several purposes, including to help provide a more customised

experience. The use of cookies is an industry standard, and many browsers accept cookies by default; however, you can configure your browser settings to refuse or accept all cookies, or to notify you when one is received. You may also delete cookies from your device at any time. Please note that refusing cookies may restrict access to some of our website features.

Cookies alone do not identify you personally. In analytical reports, IP addresses may be collected only to determine visitor numbers and general geographic trends.

Market Research

We may provide some information to market research companies to analyse our client base. Your contact details may be shared for research conducted on our behalf. These agencies are required to return, destroy, or retain records strictly in line with the Privacy Act. We remain the owner of this information and will ask you if you do not wish to participate in market research.

If direct marketing is sent to you by email, you may use the unsubscribe function. We will not impose any charge for actioning your request, and we will ensure all reasonable steps are taken to fulfil your request as soon as practicable.

Accessing And Correcting Your Information

You have the right to access, update, or correct the personal information we hold about you. Requests can be made by contacting Skyring. If any information is inaccurate, we will correct it upon your request. Please keep us informed of any changes to your details.

Access may be restricted in certain situations permitted by law, and we will inform you of the basis for any refusal of access to your personal information.

Complaints About Privacy

If you have any questions or complaints about this Privacy Policy, please contact Skyring using the details below.

Skyring:

Phone	1300 73 72 74 (Australia)
Mail	Skyring Asset Management PO Box 615 KENMORE QLD 4069
Email	investor@skyring.com.au

Your complaint will be acknowledged within one business day, and we will provide you with a decision on your complaint within 21 days of receipt.

You can also make a complaint to an External Dispute Resolution Body:

Australian Financial Complaints Authority (AFCA):

Phone	1800 931 678 (free call within Australia)
Mail	Australian Financial Complaints Authority GPO Box 3 MELBOURNE VIC 3001
Email	info@afca.org.au
Website	www.afca.org.au

OR

Australian Information Commissioner

Phone	1300 363 992
Website	www.oaic.gov.au

Policy Updates

This Policy may be updated from time to time. The latest version will be available on our website.

Contact Us

If you would like to access or correct your personal information, or have questions about this Privacy Policy or the way we handle your personal information, you can contact us at:

Phone	1300 73 72 74 (Australia)
Mail	Skyring Asset Management PO Box 615 KENMORE QLD 4069
Email	investor@skyring.com.au

A copy of our current Privacy Policy (this document) is available from us free of charge from our website: www.skyring.com.au or by contacting us. You may request this privacy policy in an alternative form.

This privacy policy was updated on 7 January 2026.