

## Privacy Collection Statement – Client Loan Applications and Reviews

AgriCap Operations Pty Ltd (ACN 658 317 214) trading as Capacity Capital and its Related Bodies Corporate (as defined by the provisions of the *Corporations Act 2001* (Cth)) (**Capacity Capital, we, us and our**) is committed to protecting the privacy of individuals and their personal information and complies with the *Privacy Act 1988* (Cth) (**Privacy Act**).

Please read this carefully as it will have important consequences for you in relation to the collection, use and disclosure of your personal information (including credit information, where applicable) you provide to Capacity Capital.

### You understand that:

1. Capacity Capital is the party who is collecting your personal information and can be contacted at [contact@capacitycapital.com.au](mailto:contact@capacitycapital.com.au) or alternatively you can write to us at Level 19, 10 Eagle St, Brisbane Qld 4000.
2. Capacity Capital will collect your personal information directly from you. In certain circumstances, Capacity Capital may be required to collect personal information from third parties, depending on the nature and terms of your finance facility.
3. The purpose of Capacity Capital collecting and using your personal information is:
  - (a) for credit assessment purposes, including conducting checks for financial standing and credit-worthiness;
  - (b) to properly complete due diligence and internal reporting;
  - (c) to provide you with our products and services, including approving, managing and reviewing your financial facility;
  - (d) to update your risk rating and pricing where required;
  - (e) if you interact with us via social media, to facilitate social media interaction, including adding your social media account handle to our marketing database to provide you with customer service related contact, respond to social media messages and comply with our obligations under social media platform rules; and
  - (f) to offer you updates on products, events or information that may be of interest to you, such as email alerts, product awareness information and newsletters, and to provide you with direct marketing communications from us or our related entities and associates (using direct mail, telemarketing, email, SMS and MMS messages),and you acknowledge and agree to your personal information being collected and used for, and in connection with, these purposes and any other purpose described in our Privacy Policy.
4. If we do not collect this personal information in connection with the purposes in paragraph 3, then:
  - (a) Capacity Capital may be unable to facilitate the processing and administering of your finance facility; and
  - (b) we will be unable to send you direct marketing communications (unless you have consented to such communications through your other dealings with Capacity Capital).
5. Your personal information may be disclosed to the following classes of people and organisations in connection with the purposes in paragraph 3:
  - (a) credit reporting bodies;



- (b) Capacity Capital, its personnel and related bodies corporate of Capacity Capital, including related entities;
  - (c) third party service providers, including those connected with the marketing process, who assist us in providing our products and services to you;
  - (d) (if applicable, for credit information) third party investors and funders for reporting purposes;
  - (e) third parties, such as the appropriate court or other entities, including external debt recovery agents, to which we are required by law to disclose personal information; and
  - (f) Any other organisation as expressly covered in our Privacy Policy and Credit Reporting Policy.
6. It is possible that some of the information collected may be disclosed to Capacity Capital's related body corporate or service providers outside of Australia. You **consent** to your information being disclosed to a destination outside Australia for this purpose, including but not limited to Hong Kong, Japan, Malaysia, Singapore, South Korea, Germany, the United Kingdom, and the United States, and you understand and acknowledge that Australian Privacy Principle 8.1 will not apply to such disclosures of your personal information.
7. Capacity Capital's Privacy Policy sets out the process as to how you can access and correct any of your personal information collected under this form as well as to how you can make a complaint if Capacity Capital has breached the Privacy Act in the handling of your personal information. Our Privacy Policy is available at <https://capacitycapital.com.au/privacy-policy> or can be otherwise provided by requesting a copy from Capacity Capital.

By continuing with your application, you indicate that you have read this collection notification and acknowledge that your personal information will be collected, used and disclosed in accordance with this collection notice and as otherwise detailed in Capacity Capital's Privacy Policy or Credit Reporting policy as applicable, and, to the extent it is necessary, that you give your **voluntary express consent** to Capacity Capital collecting, using, storing, disclosing and disposing of your personal information in this manner.

