

PRIVACY POLICY

Rivwest Finance Limited | ABN 85 073 358 666 | AFSL 497169 | ACL 386803

Version 2.0 | May 2026

Rivwest Finance Limited (Rivwest, we, us, our) is committed to protecting your personal information. This Privacy Policy explains how we collect, hold, use and disclose personal information, and sets out your rights in relation to that information.

We are bound by the Privacy Act 1988 (Cth) (Privacy Act) and the 13 Australian Privacy Principles (APPs). This policy is available free of charge on our website at www.rivwest.com. If you require a copy in an alternative format, please contact us.

1. Who we are

Rivwest Finance Limited is an Australian financial services and credit business based in Dubbo, New South Wales. We hold Australian Financial Services Licence No. 497169 and Australian Credit Licence No. 386803. We provide secured lending products and issue secured notes to investors.

Our Privacy Officer can be contacted using the details in Section 17 of this policy.

2. What personal information we collect

We collect personal information that is reasonably necessary for our business activities. The types of information we collect include:

- identity information: your full name, date of birth, residential address and government-issued identity document details (such as driver's licence, passport or Medicare card numbers);
- contact details: phone number and email address;
- financial information: bank account details, income and financial position information, and credit history;
- investment information: details of secured note holdings, interest payment preferences and repayment bank account details;
- tax information: tax file number (TFN), where you choose to provide it;
- credit information: information about your credit history, current credit obligations and repayment conduct, where relevant to a credit application; and
- correspondence: records of communications between you and Rivwest.

3. How we collect your information

We collect personal information directly from you in most cases, for example when you complete a credit application form, an investor application form, or contact us by phone, email or through our website.

We may also collect information from third parties, including:

- credit reporting bodies (such as Equifax), where permitted by the Privacy (Credit Reporting) Code 2025;
- government agencies and databases;
- your financial adviser, where you have arranged your investment through an adviser such as Signate Private Wealth Pty Ltd; and
- publicly available sources, such as ASIC registers.

Where we collect personal information from a third party, we will take reasonable steps to notify you of that collection unless it is impracticable to do so or the law otherwise permits collection without notification.

4. Why we collect and use your information

We collect and use your personal information for the following purposes:

- assessing and processing credit applications and investor applications;
- verifying your identity, as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Act);
- providing and administering credit facilities and secured note investments;

- making interest payments and repaying principal to investors;
- assessing and managing credit risk;
- communicating with you about your application, credit facility or investment;
- complying with our legal and regulatory obligations, including under the Corporations Act 2001 (Cth), the AML/CTF Act, income tax legislation, the Privacy Act and our Australian Financial Services Licence and Australian Credit Licence conditions;
- reporting to the Australian Taxation Office (ATO) as required by law;
- maintaining the Note register as required by the Corporations Act 2001 (Cth);
- managing and resolving complaints; and
- improving our products and services.

We will only use your personal information for the purpose for which it was collected, a directly related purpose, another purpose you have consented to, or as otherwise permitted by law.

5. Disclosure of your personal information

We may disclose your personal information to the following types of recipients:

- Equifax Australia (VerifyID);
- the Attorney-General's Department, as operator of the government administered identity verification services Hub;
- government agencies that issued your identity documents, to verify your details;
- credit reporting bodies (such as Equifax), for credit reporting purposes in accordance with the Privacy (Credit Reporting) Code 2025;
- the trustee of the Rivwest secured note programme, where required under the programme trust deed or by law;
- the Australian Taxation Office, for interest income reporting and withholding tax purposes;
- Signate Private Wealth Pty Ltd, where your investment was arranged through Signate as your financial adviser;
- our auditors, legal advisers and other professional service providers, in connection with our business operations;
- government agencies and regulatory bodies (including ASIC, AUSTRAC and the OAIC), where required by law; and
- successor entities, in the event of a sale, merger or restructure of our business.

We do not sell your personal information to third parties and will not disclose it for any purpose other than as described in this policy or as otherwise permitted by law.

6. Overseas disclosure

In connection with our government administered identity verification service, your personal information may be disclosed to recipients in New Zealand where the Attorney-General's Department provides verification assistance involving New Zealand government agencies. New Zealand has privacy legislation that provides protections substantially equivalent to those under the Privacy Act.

We do not otherwise send your personal information overseas.

7. Identity verification

We will only conduct an identity check with your express consent, which is obtained at the time of your application through the relevant Privacy Collection Notice. If you do not consent to an electronic identity verification, you may contact us to arrange an alternative method of identity verification.

For full details of how we collect and handle your personal information please refer to the collection notice provided with your application.

8. Sensitive information

We do not intentionally collect sensitive information (as defined in the Privacy Act, including health information, racial or ethnic origin, or religious beliefs) unless you volunteer it or we are required or authorised to collect it by law. Where we do collect sensitive information, we handle it with additional care in accordance with the APPs.

9. Tax file numbers

We collect tax file numbers (TFNs) from investors for the purpose of meeting our obligations under income tax legislation, including reporting interest income to the Australian Taxation Office. The collection and handling of TFNs is governed by the Tax File Number Guidelines 2011, issued under the Privacy Act.

Provision of your TFN is voluntary. It is not an offence to refuse to quote your TFN. If you do not provide your TFN, we are required by law to withhold tax from interest payments at the highest marginal rate. Your TFN will not be used or disclosed except for the purposes described above and as otherwise permitted by the Tax File Number Guidelines.

10. Direct marketing

We may use your contact details to communicate with you about matters directly related to your current credit facility or investment with Rivwest, including interest rate notifications, maturity dates and administrative updates. These communications are not direct marketing.

We will not use your personal information to market unrelated products or services without your consent. If you receive a communication from us that you do not wish to receive, you may opt out at any time by contacting us at admin@rivwest.com.

11. Security of your information

We take reasonable steps to protect the personal information we hold from misuse, interference and loss, and from unauthorised access, modification or disclosure. Our security measures include physical, administrative and electronic safeguards appropriate to the nature and sensitivity of the information held.

When personal information is no longer needed, we take reasonable steps to destroy or de-identify it, subject to any applicable legal retention obligations.

12. Credit-related information

In connection with our lending activities, we may collect, use and disclose credit information and credit eligibility information about individuals who apply for credit with Rivwest. This information is handled in accordance with the Privacy (Credit Reporting) Code 2025 and our Credit Reporting Policy.

Our Credit Reporting Policy is available at www.rivwest.com. It sets out in detail the types of credit information we hold, how it is collected and used, and your rights in relation to it.

13. Note register

The Corporations Act 2001 (Cth) requires us to maintain a register of secured note holders. This register contains personal information including your name, address and details of your Rivwest secured notes. Information held on the Note register may be accessible to the public under the Corporations Act and will remain on the register after you cease to be a Note holder.

14. How long we keep your information

We retain personal information for as long as is necessary to fulfil the purposes for which it was collected, or as required by law. Records relating to credit facilities and secured note investments are generally retained for seven years from the date the relevant facility or investment is fully discharged, consistent with our obligations under the AML/CTF Act, income tax legislation and the Corporations Act 2001 (Cth).

15. Accessing and correcting your information

You have the right to request access to the personal information we hold about you, and to ask us to correct information that is inaccurate, incomplete or out of date.

To make a request, contact our Privacy Officer using the details in Section 17. We will respond within 30 days. We will not charge a fee for reasonable access requests.

In limited circumstances we may decline an access request, for example where granting access would unreasonably affect the privacy of another individual or would be contrary to law. If we decline a request, we will give you written reasons.

16. Privacy complaints

If you believe we have not handled your personal information in accordance with the Privacy Act or this policy, please contact our Privacy Officer in the first instance. We take all privacy complaints seriously and will investigate and respond to you within 30 days.

If you are not satisfied with our response, you may lodge a complaint with:

- the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au or by calling 1300 363 992; or
- the Australian Financial Complaints Authority (AFCA) at www.afca.org.au or by calling 1800 931 678.

17. Changes to this policy

We may update this Privacy Policy from time to time to reflect changes in our practices or in applicable law. The current version will always be available at www.rivwest.com. We encourage you to review this policy periodically.

18. Contact us

Privacy Officer	Rivwest Finance Limited
Address	50 Talbragar Street, Dubbo NSW 2830
Telephone	(02) 6882 0090
Email	admin@rivwest.com
Website	www.rivwest.com