



Fides Capital Privacy Policy

Introduction

Fides Capital Pty Ltd ("we", "us", or "our") is committed to protecting the privacy and security of your personal information. This Privacy Policy outlines how we collect, use, disclose and protect your personal information in accordance with the Australian Privacy Principles (APPs) under the *Privacy Act 1988 (Cth)*.

A copy of the Australian Privacy Principles may be obtained from the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

Authorised Representative Relationship

Fides Capital Pty Ltd is an Authorised Representative of Bardin Capital Pty Ltd, the holder of an Australian Financial Services Licence.

In providing financial services, we may collect, use and disclose personal information in conjunction with Bardin Capital for licensing, compliance, regulatory, audit, risk management and related purposes. Where personal information is shared with Bardin Capital, it will be handled in accordance with applicable privacy laws and Bardin Capital's Privacy Policy.

We encourage you to review Bardin Capital's Privacy Policy, which is available on their website and on the Fides Capital website.

What is Personal Information, and why do we Collect it

Personal information is information or an opinion that identifies an individual, or from which an individual can be reasonably identified.

Examples of personal information we may collect include names, addresses, email addresses, phone numbers, dates of birth, identification documents, and information relevant to the financial services we provide.

We may collect personal information from you when you engage with us, including when you:

- use or enquire about our financial services
- communicate with us by phone, email or online
- submit information via our website or digital platforms

We may also collect personal information from third parties such as regulatory bodies, credit reporting agencies, professional advisers, service providers, or Bardin Capital, where relevant and permitted by law.

We collect, use and hold personal information for purposes including:

- providing financial products and services
- verifying identity and assessing eligibility for services
- managing client relationships and communications
- complying with legal, regulatory and licensing obligations

When we collect personal information, we will, where appropriate and practicable, explain why we are collecting it and how we intend to use it.

Technology, Digital Services, and Analytics

We use technology systems and digital services to operate our business efficiently and securely. This includes our website, client platforms, CRM systems, document management tools, communication systems, and analytics tools.

When you interact with our website or digital services, certain information may be collected automatically, such as:

- browser, device and operating system information
- IP address and network information
- pages visited, interactions, timestamps and general usage data

This information is used to operate, secure and improve our digital services, monitor performance, and enhance user experience. Analytics data is generally collected in an aggregated or de-identified form.

When you submit information through online forms or digital platforms, we collect the information you provide in order to respond to your enquiry, deliver services, or manage our relationship with you. This information may be stored in systems used by us and our service providers, including CRM and cloud-based platforms.

Our digital services may use cookies or similar technologies. These help ensure functionality, security and performance. You can manage cookies through your browser settings, noting that disabling cookies may affect the functionality of some services.

Disclosure of Personal Information

Your personal information may be disclosed to:

- Bardin Capital Pty Ltd, as our licensee, for licensing, compliance, regulatory and related purposes
- third-party service providers who assist us in operating our business (such as IT systems, CRM platforms, cloud hosting providers and professional advisers)
- regulators, government bodies or other parties where required or authorised by law
- other parties where you have provided consent

We take reasonable steps to ensure that third parties who receive personal information handle it securely and in accordance with privacy laws.

Overseas Disclosure

Some service providers we use, such as cloud hosting, analytics or CRM providers, may store or process personal information outside Australia. Where this occurs, we take reasonable steps to ensure that personal information is protected in accordance with applicable privacy laws.

Security of Personal Information

We take reasonable steps to protect personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure.

When personal information is no longer required for the purpose for which it was collected, we will take reasonable steps to destroy or permanently de-identify it, unless retention is required by law. Client records are generally retained for a minimum period of seven years.

Access to and Correction of Personal Information

You may request access to the personal information we hold about you and request that it be corrected if you believe it is inaccurate, incomplete or out of date, subject to certain exceptions permitted by law.

To request access or correction, please contact us in writing using the details below. For security reasons, we may require verification of your identity before responding to a request.

Maintaining the Quality of Personal Information

We take reasonable steps to ensure that the personal information we hold is accurate, complete and up to date. If you believe that information we hold about you is incorrect or outdated, please contact us so we can update our records.

Policy Updates

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

Privacy Policy Complaints and Enquiries

If you have any questions, concerns or complaints about this Privacy Policy or how we handle personal information, please contact us at:

Fides Capital Pty Ltd
Level 1 Suite 1.01, 480 St Kilda Road
Melbourne, Victoria, 3004

enquiries@fidescapital.com.au
+613 7034 4595

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