

Privacy Notification and Consent

At Credit Suisse we are serious about our responsibility to protect your privacy. We do this by handling personal information in a responsible manner and in accordance with Privacy Act 1988 (Cth).

Please note: Only individuals (and not corporate customers) are required to complete and return this Notification and Consent.

As our client, it is necessary from time to time for you to supply Credit Suisse Group AG, including all branches, representatives offices, subsidiaries and associated and affiliated companies of Credit Suisse Group AG, wherever located, (together or separately, 'we', 'us' or 'our' or 'Credit Suisse') with your personal information to enable us to provide and administer products and services and to effect transactions for or with you.

Please read this Notification and Consent to understand your rights and the choices you can make about the way your personal information is collected by us. It is up to you whether you provide your personal information to us but if you decline to provide us with your personal information we may not be able to serve you with all of our products and services or maintain a relationship with you. By providing your personal information to us, you are consenting to this Notification and Consent.

Purposes for which we collect, hold, use and disclose your personal information

We collect, hold, use and disclose your personal information for a number of purposes which may include:

- To process and assess applications or requests to open an account and for future financial products and services (including verifying your identity for these purposes) and to administer your account and related services;
- To conduct reviews of your account, financial products and services;
- To evaluate and monitor credit worthiness and assist other financial institutions to conduct credit checks and monitoring to ensure your on-going creditworthiness;
- To comply with applicable laws both in Australia and overseas including the National Consumer Credit Protection Act; the Anti-Money Laundering and Counter-Terrorism Financing Act; the Personal Property Securities Act and State and Territory real property and security interests laws; the Banking Act; the Financial Sector (Collection of Data) Act and the Corporations Act.
- For other purposes as listed in the Credit Suisse Privacy and Credit Reporting Policy.

We usually collect your personal information directly from you. However, sometimes we may need to collect personal information about you from third parties for the purposes described above. The circumstances in which we may need to do this include, for example, where we need information from a third party to assist us to process your application (such as to verify information you have provided or to assess your circumstances) or to assist us to locate or communicate with you.

If you do not provide us the information we request we may not be able to provide or administer the financial products and services that you are seeking.

Disclosure of your personal information to third parties

We may disclose to, and obtain from various organisations, personal information about you for the purposes described above (as well as otherwise permitted by the Privacy Act). Such organisations include:

- Any person or organisation to whom disclosure of your personal information is necessary in order for us to validly provide, manage, administer and/or enforce any services or transactions requested or authorised by you;
- Our related companies and third party organisations in Australia and overseas that carry out functions on our behalf including mailing houses, custodians, data processors;
- Regulatory and tax authorities in Australia and overseas who may share information with relevant foreign authorities (with or without notice to you) and where otherwise required by law;
- ASX Limited where required under the ASX and ASX 24 Operating Rules. ASX Limited may use your personal information for its own purposes including in the course of compliance activities;

- Organisations wishing to acquire an interest in any part of our business from time to time. Your personal information and account details may be disclosed to any other person to whom we assign or transfer (or may potentially assign or transfer) all or any of our rights and obligations under this Agreement;
- Organisations that maintain our information systems (including information systems of our related companies and third parties) both within Australia and overseas on which your personal information and account details will be stored (provided that your personal information and account details are protected by appropriate confidentiality and security measures); and
- Other organisations as listed in the Credit Suisse Privacy and Credit Reporting Policy.

Overseas Disclosures

Some of the above recipients of personal or credit information may be located outside of Australia. It is not reasonably practicable to list all of the countries to which your information may be transmitted from time to time but it is likely that such countries will include countries in which the Credit Suisse group has offices globally. A list of those countries is available through the office locator on the Credit Suisse website at www.credit-suisse.com/au and include India, Singapore, Hong Kong, Switzerland, Poland, the United States, United Kingdom, Korea and Japan.

Credit Suisse Australia - Privacy and Credit Reporting Policy – how to access and correct information and make a complaint

You can view the Credit Suisse Privacy and Credit Reporting Policy at www.credit-suisse.com/au or obtain a copy by calling the Credit Suisse Privacy Officer. The policy includes information about how you can access the personal information that we may hold about you or ask us to correct it and how to complain about a breach by us of the Privacy Act and how we will deal with such a complaint. If you wish to find out more information, or raise any specific or general privacy concerns about us or the Credit Suisse Privacy and Credit Reporting Policy or practices please contact the:

Credit Suisse Privacy Officer
 Level 31, Gateway Building
 1 Macquarie Place
 Sydney NSW 2000
 Telephone (02) 8205 4400.

Marketing

By providing your personal information to us or making an application for an account, product or service you agree that we and our related companies may use your personal information (including your telephone number, regardless of whether it is listed on the Do Not Call Register, and your email or other electronic addresses) to keep you informed about other products and services which may be of interest to you. You may be contacted by phone, mail, email and SMS or other electronic messages. These consents operate indefinitely and shall remain in effect unless and until you notify us in writing or by phone that you do not wish to receive these communications. Your telephone calls with us and our related companies may be recorded and monitored for the purpose of verification.

To be completed and returned by individuals only (and not corporate customers)

By signing below you:

- acknowledge that you have read and understood this Notification and Consent and the Credit Suisse Privacy and Credit Reporting Policy;
- authorise us to collect, use and disclose your personal information as described in this notification and the Credit Suisse Privacy and Credit Reporting Policy; and
- consent to us and our related companies using your personal information to keep you informed about other financial products and services which may be of interest to you.

DD MM YY
Signature Date

DD MM YY
Signature Date