

PRIVACY POLICY

The iQ Group Global (ACN 149 731 644), IQX LIMITED (ACN 155 518 380), IQ3 CORP LIMITED (ACN 160 238 282), FARMAFORCE LIMITED (ACN 167 748 843), IQX INVESTMENT SERVICES PTY LTD (ACN 163 056 371) AND CLINICAL RESEARCH CORPORATION PTY LTD (ACN 167 749 233), THE IQ GROUP GLOBAL PTY LTD (ACN 604 944 523) AND EACH OF THEIR RELATED COMPANIES (THE IQ GROUP GLOBAL AND EACH AN IQ MEMBER) ARE COMMITTED TO PROTECTING YOUR PERSONAL PRIVACY.

This policy tells you how The iQ Group Global collects, stores, uses, manages and discloses your personal information, which includes information about you as an identified or identifiable individual (Personal Information). Please read this policy so that you understand how The iQ Group Global deals with your Personal Information.

The Privacy Principles

The iQ Group Global is bound by the Australian Privacy Principles (APPs) set out in the Privacy Act 1988 (Cth) (Privacy Act). The iQ Group Global has adopted internal policies and procedures to ensure that Personal Information that each iQ Member collects, stores, uses, manages and discloses is dealt with in accordance with the APPs. If you would like to review the APPs, you can follow this link: www.privacy.gov.au.

1. INFORMATION THE IQ GROUP GLOBAL COLLECTS

a) General The iQ Group Global may collect and use Personal Information about you in order to provide you with products and services. If you do not provide an iQ Member with all the Personal Information it requests:

- i) that iQ Member may not be able to supply its products and services to you; and
- ii) you or your organisation may not be able to participate in future offers of products or services which that iQ Member or each other iQ Member supplies.

The type of information The iQ Group Global collect includes names, addresses and email addresses and other contact details. The iQ Group Global may also collect details of your age, sex occupation and other Personal Information about you.

b) Sensitive Information The iQ Group Global does not normally collect or store 'sensitive information' (as defined in the Privacy Act), which includes information about ethnic origin, religious beliefs or health. If The iQ Group Global is required and able to collect sensitive information, the relevant iQ Member will ask for your consent before collecting that information and let you know the purpose.

c) Tax File Number The iQ Group Global may request to collect and use your tax file number for taxation reporting purposes. You are not legally obliged to provide your tax file number to The iQ Group Global. There may, however, be financial consequences if you choose not to provide The iQ Group Global with your tax file number. If The iQ Group Global requires your tax file number, the relevant iQ Member will ask for your consent before collecting that information and let you know the purpose.

2. HOW THE IQ GROUP GLOBAL COLLECTS PERSONAL INFORMATION

The iQ Group Global will generally collect your Personal Information directly from you, such as when you provide an iQ Member with information, whether in person, by telephone, online or in writing. If you submit an application (including by telephone or online), The iQ Group Global will collect information necessary to fulfil that application. Other instances where The iQ Group Global may collect Personal Information includes:

- a) information provided for the purposes of investing in financial products offered by The iQ Group Global;

- b) information from healthcare professionals (such as doctors, nurses and pharmacists), in the course of:
- i) meeting with The iQ Group Global's sales representatives;
 - ii) responding to product queries and orders;
 - iii) complying with any regulatory obligations; and
- c) information from members of the general public, in the course of responding to, and using, iQ Group Global's product information services. In addition, The iQ Group Global may also collect Personal Information about you from someone other than you, for example, from its software program providers or share registry.

3. HOW THE iQ GROUP GLOBAL STORES PERSONAL INFORMATION

The iQ Group Global takes all reasonable steps to keep secure any Personal Information which it holds about you and to protect your Personal Information from loss, misuse or unauthorised alteration. Any Personal Information you provide to The iQ Group Global is stored securely. Access to Personal Information is limited to our employees who specifically need it to carry out their business responsibilities. We also maintain security procedures to manage and protect the use and storage of records containing Personal Information.

The iQ Group Global's employees are obliged and trained to respect the confidentiality of any Personal Information held by the relevant iQ Member.

The iQ Group Global is not responsible or liable for the security of data (including Personal Information in that data) sent on or through the internet.

4. PURPOSE OF COLLECTION

The iQ Group Global collects, holds, uses and discloses Personal Information so that each iQ Member can:

- a) meet its legal obligations;
- b) identify its customers, potential customers and their representatives;
- c) provide its products and services or other benefits to you;
- d) communicate with you;
- e) inform you of any initiatives it thinks may be of interest to you;
- f) inform you about its products and services and the benefits of using its products and services;
- g) provide you with information about offers or other benefits that may become available or be provided by it or other iQ Members;
- h) seek your opinion or comments about its products and services;
- i) carry out billing and debt recovery activities;
- j) carry out its management, administrative, quality assurance and complaint handling activities;
- k) develop and implement initiatives to improve The iQ Group Global's products and services;
- l) contact you to enable it to manage your account and Personal Information and fulfil each of its obligations to you or your organisation;
- m) recover money owing to it; and
- n) for other secondary purposes.

5. DISCLOSURE

Each iQ Member usually discloses the Personal Information it collects to its related entities, service providers and contractors that help it supply its products and services. For example, an iQ Member may disclose the Personal Information it collects to its information technology providers, promotional services providers, third party contractors including share registry providers, professional advisers (such as legal practitioners and accountants), debt collectors and insurers.

Except as provided above, The iQ Group Global will not disclose your Personal Information to a third party unless:

- a) you have consented to the disclosure;
- b) the third party is the service provider or contractor of an iQ Member, in which case that iQ Member will require them to use and disclose the Personal Information only for the purpose for which it was provided to them;
- c) the third party is a person involved in a dealing or proposed dealing (including a sale) of all or part of The iQ Group Global's assets and business or securities in an iQ Member;
- d) the third party is a credit reporting agency, your creditor, banker, financier, credit provider, mortgage insurer or trade insurer; or
- e) the disclosure is permitted, required or authorised by or under law.

6. MARKETING

The iQ Group Global may use Personal Information to advise you of new products and marketing initiatives that may be of interest to you. This may include product or service offerings, newsletters and general information about any one or more iQ Member.

If you prefer not to receive information about The iQ Group Global's products and services, you can ask to be removed from the relevant circulation list by contacting The iQ Group Global at the contact details listed below.

The iQ Group Global never discloses Personal Information to a third party for the purpose of allowing them to direct market their products or services to you, unless you have expressly consented to that disclosure.

7. ACCESS

If at any time you want to know what Personal Information The iQ Group Global or any one or more iQ Members holds about you, you are welcome to request access to that information by contacting The iQ Group Global at the contact details listed below.

You should note that where:

- a) the access impacts on the privacy of others;
- b) the request for access is frivolous or vexatious;
- c) there are existing or anticipated legal proceedings; or
- d) the access can be denied under law or by a law enforcement agency,

The iQ Group Global may deny your request for access.

If The iQ Group Global denies your request for access, The iQ Group Global's privacy officer will let you know why.

The iQ Group Global may also charge a fee to cover the reasonable costs any one or more of the iQ Members incurs in processing your request.

8. QUALITY AND CORRECTION

The iQ Group Global always tries to make sure that the Personal Information that an iQ Member holds about you is accurate, complete and up-to-date. If at any time you believe the Personal Information that an iQ Member holds about you is incomplete or inaccurate, please let us know and The iQ Group Global's privacy officer will use reasonable efforts to correct that information.

9. WEBSITE AND COOKIES

To ensure each iQ Member is meeting the needs and wants of its website users, and to develop its online services, The iQ Group Global may collect aggregated information by using cookies or similar electronic tools.

Cookies are unique identification numbers (like tags) that are placed on the browser of a website user. The cookies are used to retain login and location information in order to make your experience more convenient and personal. The iQ Group Global does not use cookies to track your internet activity before or after you leave an iQ Member's website. No other business has access to The iQ Group Global's cookies.

10. CHANGES TO THIS POLICY

The iQ Group Global may change this policy at any time. The iQ Group Global's privacy officer will notify you of any change to this policy by posting an updated version of the policy on the relevant iQ Members' website. It is your responsibility to check the relevant iQ Member's website and make sure you keep up-to-date with any changes to this policy.

11. COMPLAINTS

The iQ Group Global is committed to constantly improving its procedures so that your Personal Information is treated appropriately and in accordance with the APPs. If you feel that The iQ Group Global has failed to deal with your Personal Information in accordance with this policy or the APPs, please contact The iQ Group Global at the contact details listed below so we have an opportunity to resolve the issue to your satisfaction.

The iQ Group Global's privacy officer will:

- a) listen to your concerns and grievances;
- b) discuss with you the ways in which The iQ Group Global can remedy the situation; and
- c) put in place an action plan to resolve your complaint and improve our information handling procedures if appropriate.

12. DISCLOSURE TO OVERSEAS RECIPIENTS

The iQ Group Global is likely to disclose Personal Information to recipients located outside of Australia for various purposes, including the use of services from third party contractors, which is necessary for the purposes for which that information was collected.

13. DISCLOSURE TO OVERSEAS RECIPIENTS



If you require more detailed information about how The iQ Group Global deals with Personal Information or if you have any concerns about how an iQ Member has dealt with your Personal Information, please let us know by contacting us at:

Privacy Officer

The iQ Group Global

Email: privacy@theiqgroup.com.au

The iQ Group Global will respond to any concerns as quickly as possible.