

Betashares Treasury - Privacy Policy

1. Overview

Betashares Capital Ltd (ABN 78 139 566 868, AFSL 341181) ('Betashares', 'we', 'our' or 'us') is committed to respecting and safeguarding your privacy. We understand how important it is for you to know how we deal with your personal information.

Betashares Invest is part of an IDPS-like scheme that allows investors to buy, hold and sell exchange-traded funds, through an account that can be accessed via a web application known as Betashares Treasury. It is intended that other investment options, features and functionality will be made available in the future.

This summary of our Privacy Policy outlines what we collect, and how we use, disclose and store your personal information in relation to Betashares Treasury and Betashares Invest. To obtain a copy of our Privacy Policy refer to section 7.

We are committed to compliance with the *Privacy Act 1988* and Australian Privacy Principles.

2. Collection of Personal Information

We will collect personal information about you during your interaction with us, for example when you open a Betashares Invest account, use the Betashares Treasury platform, contact us by email or phone or when you register for or participate in events organised by us. Additionally, we may collect personal information about you from data list providers when you have consented to them disclosing your information.

The information we collect depends on who you are and how you interact with us. For example when you apply to open a Betashares Invest account, we will collect your name, address, date of birth and other information that may be required to maintain your investment holdings.

Cookies

We may collect information from you based on how you use the Betashares Treasury platform through cookies.

A cookie is a small text file sent by a website to your computer, tablet, mobile phone or other device to store certain information, such as user preferences, so that it can be retrieved later. The purposes for which cookies may be used can range from enhancing security to personalisation of services. We may utilise the information we collect from you to enhance your experience with Betashares Treasury.

3. Use and Disclosure of Information

Betashares will only use and disclose information collected about you for a purpose:

- made clear to you via disclosure in the Terms of Use or in the Product Disclosure Statement for Betashares Treasury

- required, authorised or permitted by, or under any law (such as the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ('AML/CTF Act') or taxation laws)
- authorised by you
- you would reasonably expect.

We collect, use and disclose your personal information:

- to set up an account on Betashares Invest
- to verify your identity
- to communicate with you regarding your Betashares Invest account or the Betashares Treasury platform
- to improve on and personalise our services and experience for investors
- to facilitate payments and carry out instructions provided by you in relation to your Betashares Invest account
- to contact you about our products and services
- for data analytics purposes
- to manage and resolve complaints made
- to detect and prevent fraud, identity theft, money laundering or other illegal activities.

Other purposes for which we may use your personal information include:

- monitoring and evaluating Betashares' products and services
- assisting with queries related to Betashares' products or services
- staff training and quality assurance purposes
- assisting in regulatory reporting matters
- marketing and client communication purposes, including to notify you about Betashares events
- building investor profiles
- market research purposes.

We may provide your personal information to our service providers, associates, agents and contractors. Disclosure of this nature will be strictly associated with the usage of your personal information as outlined in our Privacy Policy (and as summarised above). For example, we may provide your personal information to service providers that assist us to comply with our AML/CTF Act requirements.

At Betashares we are continuously leveraging emerging technologies to enhance the way we support and deliver products to our customers. This includes adopting artificial intelligence (AI) to support customer servicing, operational processes and to enhance client engagement and financial literacy. All use of AI is conducted under human oversight, with robust controls and safeguards in place, including appropriate data storage, access and security measures.

Overseas distribution

Betashares is based in Australia. However, in connection with the purposes set out in this Policy, personal information may be disclosed to a recipient located outside of Australia (following due diligence where reasonably practicable to do so, which may include considering the data security controls the recipient has implemented), such as service providers or other third parties who store data or operate outside of Australia, or where such disclosure is required under applicable laws or regulations.

Where your information is sent overseas, it is likely to be to one of the following countries:

- Canada
- European Union countries
- India
- Japan
- New Zealand
- Singapore
- United Kingdom
- United States.

4. Document Verification Service

Verifying your identity through the Document Verification Service

From time to time, we may ask you to provide certain identification information and documentation (**'Identifying Information'**) to us for the purposes of verifying your identity through the Document Verification Service (**'DVS'**). The DVS is a Commonwealth, State and territory initiative. Its operation and our use of it is governed by applicable laws including the Identity Verification Services Act 2023, the Identity Verification Rules 2024, and the Privacy Act 1988 (Cth).

DVS Participation Agreement

Our access to and use of the DVS is subject to our ongoing compliance with the Documentation Verification Service "Participation Agreement" (**'DVS Agreement'**) that we enter into with the Commonwealth of Australia, as represented by the Commonwealth Attorney-General's Department.

The DVS Agreement contains safeguards for the privacy of individuals whose identification information is used in requesting or providing the services.

We will always ask for your specific consent

Before you are required to provide any Identifying Information for the purposes of DVS verification, we will ask you to provide your express consent. You are not required to provide your Identifying Information, however if you do not, we may not be able to provide certain services to you, for example you may not be able to proceed with your Betashares Invest application.

If you prefer or unable to be verified electronically will contact you to obtain further information to verify your identity manually.

How we use the DVS

Subject to you providing your consent, we use the DVS to verify your identity:

- as required or authorised by applicable laws, such as the AML/CTF Act, for example when we are acting on instructions to transfer member funds; and
- when it is otherwise reasonably necessary for us to verify your identity for the purposes of our activities or functions, for example, when we open a new account.

We will submit your Identifying Information electronically to the DVS. The DVS then checks whether your Identifying Information matches the original records held by the relevant authorities. The result will simply be 'yes' or 'no'. These processes and our access to and use of the DVS may involve the use of third-party systems and services.

More information about the about the DVS is available on the Australian Government's IDMatch

website idmatch.gov.au.

How the rest of this Privacy Policy applies

This section describes how we collect, use and disclose Identifying Information that you provide to us in connection with our verifying your identity using the DVS. The following clauses of this Privacy Policy do not apply to our collection, use or disclosure of Identifying Information:

- Clause 2 (Collection of Personal Information);
- Clause 3 (Use and Disclosure of information).

If you believe your personal information has not been handled appropriately for the purpose of requesting and provision of the DVS, you may lodge a complaint with us. Section 8 of this policy outlines our complaint process.

5. Security

We take all reasonable steps to protect the information we hold about you.

We maintain strict security standards and procedures with a view to preventing unauthorised access to your data.

If we no longer need your information, we will take reasonable steps to securely destroy it or otherwise ensure that you cannot be identified by it.

6. Access and updating your information

If at any time you wish to correct information that we hold about you, or opt out of receiving marketing material, please contact Customer Support by one of the following means:

Telephone: +1300 487 577 (within Australia) +61 2 9290 6888 (outside Australia) or

Email: support@betashares.com.au

If you believe that information relating to your Betashares Invest account in the application is inaccurate, incomplete or out-of-date, please contact Customer Support.

7. Betashares Privacy Policy

To obtain a copy of our Privacy Policy at no charge, contact us by phone on 1300 487 577 or by email to support@betashares.com.au.

8. Complaints

If you believe your personal information has been inappropriately handled or used by us, please lodge a complaint via complaints@betashares.com.au or contact Customer Support on +1300 487 577 (within Australia) +61 2 9290 6888 (outside Australia).

A copy of our Complaints Handling Policy is available upon request at no charge.

9. Review

We will update our Privacy Policy (and this summary) from time to time. You should review this information periodically for any revisions.

The Privacy Policy was last updated in June 2026.