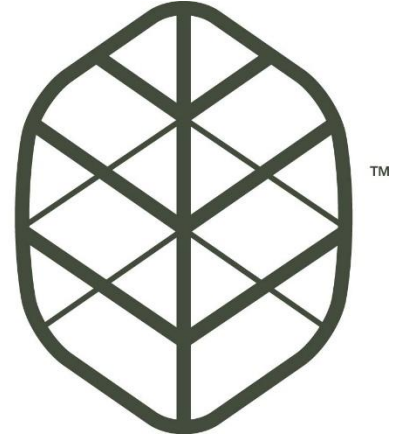


Natura



Privacy Policy

This Policy was last reviewed and updated on: **11/03/2024**



Privacy Policy

Natura Group Pty Ltd (ACN 675 303 429) (Natura) values and respects the privacy of the people we deal with. Natura is committed to protecting your privacy and complying with the Privacy Act 1988 (Cth) (Privacy Act) and other applicable privacy laws and regulations.

This Privacy Policy (Policy) describes how we collect, hold, use and disclose your personal information, and how we maintain the quality and security of your personal information.

What is personal information?

“Personal information” means any information or opinion, whether true or not, and whether recorded in a material form or not, about an identified individual or an individual who is reasonably identifiable. In general terms, this includes information or an opinion that personally identifies you either directly (e.g. your name) or indirectly.

What personal information do we collect?

The personal information we collect about you depends on the nature of your dealings with us or what you choose to share with us.

The personal information we collect about you may include:

- name;
- mailing or street address;
- date of birth;
- email address;
- phone number;
- financial information;
- credit history;
- information relating to carbon sequestration offsets projects and emissions avoidance offsets projects.

Under certain circumstances, Natura may need to collect sensitive information about you. This might include any information or opinion about your racial or ethnic origin, political opinions, political



association, religious or philosophical beliefs, membership of a trade union or other professional body, sexual preferences, criminal record, or health information.

If we collect your sensitive information, we will do so only with your consent. If it is necessary to prevent a serious and imminent threat to life or health, or as otherwise required or authorised by law, we will take appropriate measures to protect the security of this information.

You do not have to provide us with your personal information. Where possible, we will give you the option to interact with us anonymously or by using a pseudonym. However, if you choose to deal with us in this way or choose not to provide us with your personal information, we may not be able to provide you with our services or otherwise interact with you.

How do we collect your personal information?

We collect your personal information directly from you when you:

- interact with us over the phone;
- interact with us in person;
- interact with us online;
- interact with us via email;
- participate in surveys or questionnaires;
- attend a Natura event;
- subscribe to our mailing list;
- apply for a position with us as an employee, contractor or volunteer;

Collecting personal information from third parties

We may also collect your personal information from third parties or through publicly available sources, for example, from credit reporting bodies (or bodies that provide information on commercial activity and commercial credit worthiness).



How do we use your personal information?

We use personal information for many purposes in connection with our functions and activities, including the following purposes:

- to assess applications for Natura's services;
- to manage any transaction and related arrangements;
- to assess an application to be a guarantor in relation to a transaction and any security arrangements;
- to review your credit on a periodic basis or in connection with changes as though assessing a new application;
- to collect overdue payments; and
- to create assessments and ratings of your credit worthiness.

Exchanging personal information with credit reporting bodies

We may also exchange your personal information for the purposes described above and to allow those bodies to maintain information about your credit worthiness before, during or after any transaction between us.

Exchanging project information with carbon service providers

We may exchange or request information from your service providers for purposes including obtaining the details of and assessing the status of projects in relation to developing carbon sequestration offsets and emissions avoidance offsets (before and during any transaction between us); and establishing guarantee and security arrangements and delivery obligations in respect of environmental products generated by such projects.

Disclosure or exchange of personal information to third parties

We may disclose or exchange your personal information to third parties in accordance with this Policy in circumstances where you would reasonably expect us to disclose your information. For example, we may disclose your personal information to:

- your advisers and other representatives;
- guarantors and other security providers;
- credit providers and any financier;
- ratings agency or other party acting in connection with the financing of or who otherwise has any interest in a transaction between us (including entities involved in any securitisation of those transactions);



- undertake identity verification;
- valuers;
- debt collection agencies;
- our IT providers;
- our marketing providers;
- our professional services advisors;
- our financiers or shareholders.

Transfer of personal information overseas

Some of the third-party service providers we disclose personal information to may be based in or have servers located outside of Australia.

Where we disclose your personal information to third parties overseas, we will take reasonable steps to ensure that data security and appropriate privacy practices are maintained. We will only disclose to overseas third parties if:

- you have given us your consent to disclose personal information to that third party; or
- we reasonably believe that:
 - the overseas recipient is subject to a law or binding scheme that is, overall, substantially similar to the Australian Privacy Principles (APPs); and
 - the law or binding scheme can be enforced; or
- the disclosure is required or authorised by an Australian law or court / tribunal order.

How do we protect your personal information?

Natura will take reasonable steps to ensure that the personal information that we hold about you is kept confidential and secure, including by:

- having a robust physical security of our premises and databases / records;
- taking measures to restrict access to only personnel who need that personal information to effectively provide services to you;
- having technological measures in place (for example, anti-virus software, fire walls);



Online activity

Cookies

The Natura website uses cookies. A cookie is a small file of letters and numbers the website puts on your device if you allow it. These cookies recognise when your device has visited our website before, so we can distinguish you from other users of the website. This improves your experience and the Natura website.

We do not use cookies to identify you, just to improve your experience on our website. If you do not wish to use the cookies, you can amend the settings on your internet browser so it will not automatically download cookies. However, if you remove or block cookies on your computer, please be aware that your browsing experience and our website's functionality may be affected.

Website analytics

Our website uses Amazon Web Services to help us better understand visitor traffic, so we can improve our services. Although this data is mostly anonymous, it is possible that under certain circumstances, we may connect it to you.

Direct marketing

We may send you direct marketing communications and information about our services, opportunities, or events that we consider may be of interest to you if you have requested or consented to receive such communications. These communications may be sent in various forms, including mail, SMS, fax and email, in accordance with applicable marketing laws, such as the *Australian Spam Act 2003* (Cth). You consent to us sending you those direct marketing communications by any of those methods. If you indicate a preference for a method of communication, we will endeavour to use that method whenever practical to do so.

You may opt-out of receiving marketing communications from us at any time by contacting us using the details set out in the "How to contact us" section below.

In addition, we may also use your personal information or disclose your personal information to third parties for the purposes of advertising, including online behavioural advertising, website personalisation, and to provide targeted or retargeted advertising content to you (including through



third party websites).

Retention of personal information

We will not keep your personal information for longer than we need to. In most cases, this means that we will only retain your personal information for the duration of your relationship with us unless we are required to retain your personal information to comply with applicable laws, for example record-keeping obligations.

How to access and correct your personal information

Natura will endeavour to keep your personal information accurate, complete and up to date.

If you wish to make a request to access and / or correct the personal information we hold about you, you should make a request by contacting us and we will usually respond within two business days.

- Email your request to info@naturagroup.com.au;
- Call 1800 570 580 and discuss with one of the team.

Links to third party sites

Natura website may contain links to websites operated by third parties. If you access a third party website through our website, personal information may be collected by that third party website. We make no representations or warranties in relation to the privacy practices of any third party provider or website and we are not responsible for the privacy policies or the content of any third party provider or website. Third party providers / websites are responsible for informing you about their own privacy practices and we encourage you to read their privacy policies.

Inquiries and complaints

For complaints about how Natura handles, processes or manages your personal information, please contact the CEO. Note we may require proof of your identity and full details of your request before we can process your complaint.

Please allow up to five business days for Natura to respond to your complaint. It will not always be



possible to resolve a complaint to everyone's satisfaction. If you are not satisfied with Natura's response to a complaint, you have the right to contact the Office of Australian Information Commissioner (at www.oaic.gov.au/) to lodge a complaint.

How to contact us

If you have a question or concern in relation to our handling of your personal information or this Policy, you can contact us for assistance as follows:

Email

info@naturagroup.com.au

Contact number

1800 570 580

Post

Attention: Tim Pryor

Address: PO Box 1124, Tamworth NSW

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