

Privacy Policy

Version 1.2

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1. Who are we

'We', 'us' and 'our' refer to Regional Investment Corporation including our Board.

2. About this policy

The *Privacy Act 1988* (Privacy Act) requires entities bound by the Australian Privacy Principles to have a privacy policy.

This document sets out our privacy policy commitment in respect of the personal information we hold about you and what we do with that information. Information about how we handle your credit related information is contained in our Credit Reporting Policy which is available on our website.

3. Purpose

We collect, hold, use and disclose personal information to carry out functions or activities under the *Regional Investment Corporation Act 2018*, the *Regional Investment Corporation Operating Mandate 2018* and other directions about the performance of our functions. Those functions include:

- administration of farm business loans
- administration, on behalf of the Commonwealth, of financial assistance to States and Territories in relation to water infrastructure projects
- setting and adjusting interest rates applicable to loans and financial assistance
- providing advice and assistance to borrowers and prospective borrowers in relation to loans
- our related corporate functions such as recruiting and managing staff, purchasing goods and services, reporting, business development, and audit investigations.

Specifically with respect to our loan functions, we collect your personal information in order to:

- assess your application for finance and manage that finance
- establish your identity
- contact you
- assist you with your queries or concerns
- manage our risk (including fraud and financial crime risk) and comply with any legal or regulatory obligations imposed on us (including obligations relating to customer identification and verification).

- We may collect information from you because we are required or authorised by an Australian law or court/tribunal order to collect that information, including:
- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006
- the National Consumer Credit Protection Act 2009
- the Income Tax Assessment Act 1936.

4. Personal information

4.1 Personal Information

When we refer to personal information we mean information from which your identity is reasonably apparent, including an opinion about you. This may also include credit-related information (see our credit reporting policy for more detail).

The kinds of personal information we may collect include, but are not limited to:

- your name, signature, address, date of birth, contact details (such as phone numbers, e-mail addresses)
- financial information, such as account details, tax file number, superannuation fund details, and information about your use of financial products and services you acquire from us and
- education and employment history (including referee reports or background checks).

4.2 Sensitive Information

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

4.3 Information collected from our website

When you visit our website, or other web-based content and services, either we or our service provider may record information (such as your computer's IP address and top level domain name, the type of browser you are using, the date, time and pages accessed) in relation to your visit.

Our website may contain links to the websites of third party providers of goods and services (Third Party websites). If you have accessed Third Party websites through our website and if those third parties collect information about you, we may also collect or have access to that information as part of our arrangements with those third parties.

5. Collection

5.1 How we collect personal information

At all times we try to only collect the information we need for the particular function or activity we are carrying out.

Where reasonable and practical, we will collect your personal information directly from you, such as by telephone, paper forms and electronic documents. In some cases, we may also collect personal information from third parties, such as credit reporting bodies, mortgage and finance brokers, employers, recruitment agents and other people such as accountants and lawyers. We will use reasonable efforts to obtain your consent prior to contacting a third party for this purpose.

We may collect information about you that is publicly available, for example from public registers or social media, or made available by third parties.

In rare cases we may collect personal or sensitive information without your consent, such as where it is necessary to investigate suspected unlawful activity or misconduct of an employee or contractor of the organisation.

When we collect your personal information, we will take reasonable steps to notify you about the purpose for collection of your information and any persons or organisations we would usually disclose this information to, or otherwise ensure that you are aware of these matters.

5.2 Dealing with us anonymously

Where possible, we will allow you to interact with us anonymously or using a pseudonym. For example, if you contact us with a general question we will not ask for your name unless we need it to adequately handle your question.

However, for most of our functions and activities we usually need your name and contact information and enough information about the particular matter to enable us to fairly and efficiently handle your inquiry, request or application. We may also need to identify you where we are required or authorised by law (for example, to verify identity or meet legal and regulatory obligations).

6. Holding personal information

6.1 Storage and security of personal information

We take steps to protect the security and confidentiality of personal information we hold, in line with applicable government security and information management requirements. Your personal information is stored within secure systems that are

protected in controlled facilities. Our employees and authorised agents are obliged to respect the confidentiality of any personal information held by us.

When no longer required, we will destroy personal information in a secure manner, in accordance with applicable legislation.

6.2 Quality of personal information

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

7. Data breaches (Notifiable Data Breaches scheme)

We take data breaches seriously. A data breach occurs when personal information we hold is lost, or is subject to unauthorised access, use, modification or disclosure.

Where we suspect or become aware of a data breach, we will take steps to contain it, assess it and remediate it. If we form reasonable grounds to believe there has been an *eligible data breach* under the *Privacy Act 1988* (for example, because it is likely to result in serious harm to one or more individuals), we will prepare a statement and notify the Office of the Australian Information Commissioner and affected individuals as required.

If we notify you about an eligible data breach, we will provide information about what happened, the kinds of information involved and steps you can take. If you have concerns about a suspected data breach involving your personal information, please contact us using the details in section 11.

8. Disclosure

We only disclose personal information where we believe it is necessary to assist us to fulfil our functions. We may disclose personal information to:

- our agents, contractors and external service providers engaged to assist us to perform our functions such as loan assessment and management and information technology support
- our external advisers (such as lawyers, accountants, auditors, and valuers) and insurers

- other organisations involved in providing and managing your finance such as credit reporting bodies, debt collectors, or other financial institutions such as your bank
- anybody who represents you, such as finance brokers, lawyers, accountants, guardians and persons holding power of attorney
- other account holders, account operators, guarantors or borrowers (if there are more than one)
- your employer, former employer, referees or identity verification and screening services (for example, to help us manage risk and meet legal obligations)
- relevant Ministers and other Commonwealth, State or Territory government entities such as the Department of Agriculture and Water Resources, Department of Finance and the Department of Infrastructure and Water Resources
- to anyone else where you have provided consent.
- We may also disclose your personal information where:
 - we are required or authorised to do so by law
 - you have expressly consented to the disclosure, or the consent may be reasonably inferred from the circumstances, or
 - we are otherwise permitted to disclose the information under the Privacy Act.
- To protect personal information, we enter into contracts with our service providers that require them to comply with the Privacy Act. These contracts oblige them to only use the personal information we disclose to them for the specific role we ask them to perform.
- Where we have collected your personal information on behalf of another party or we have disclosed your information to a third party at the request of a service provider nominated by you, the use of your personal information by that party is governed by their privacy policy. You should contact them to understand how they might use your personal information.

8.1 Direct Marketing

- From time to time, we may use your personal information to provide you with current information about finance, changes to our organisation, or new products or services being offered by us. If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting us.

8.2 Overseas disclosure

We do not usually disclose your information to organisations outside Australia. We will only disclose personal information to an overseas organisations if you agree, or if we are authorised or required by law.

9. Access and correction

You can contact us to ask for access to personal information that we hold about you and ask that we correct that personal information.

If you ask, we must give you access to your personal information, and take reasonable steps to correct it if we consider it is incorrect, unless there is a law that allows or requires us not to. If we refuse to give you access to, or correct, your personal information, we must notify you in writing setting out the reasons.

Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

We will ask you to verify your identity before we give you access to your information or correct it, and we will try to make the process as simple as possible.

If you are interested in accessing other documents we hold, please refer to the Freedom of Information page on our website for more information.

10. Complaints

If you wish to complain to us about how we have handled your personal information you should complain in writing. If you need help lodging a complaint, you can contact us.

If we receive a complaint from you about how we have handled your personal information we will determine what, if any, action we should take to resolve the complaint. We will aim to resolve the complaint as quickly as possible.

If you are not satisfied with how your complaint is handled by us, then you have the option of referring the matter to the Office of the Australian Information Commissioner. Depending on the circumstances, you may also be able to refer the matter to the Australian Financial Complaints Authority (AFCA).

Office of the Australian Information Commissioner

GPO Box 5288
Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au

oaic.gov.au

Australian Financial Complaints Authority (AFCA)

GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
afca.org.au

11. How to contact us

If you wish to contact us regarding our handling of your personal information, to make a complaint, or any of the matters covered in this Privacy Policy, you may contact us at:

Regional Investment Corporation
PO Box 653
Orange NSW 2800
Tel: 1800 875 675
Email: privacy@ric.gov.au

We will endeavour to respond to your query or complaint as soon as possible.

12. Changes to the Privacy Policy

We may change the way we handle personal information from time to time for any reason. If we do so, we will update this Privacy Policy. An up-to-date version is available on our website ric.gov.au.

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