

SCHEDULE 2 – PRIVACY NOTICE

PRIVACY NOTICE Last updated: December 2025 This Privacy Notice is issued by InvestNow Saving and Investment Service Limited (5591689) (“InvestNow” or “we” or “our”). References to 'we', 'us', and 'our' in this Privacy Policy are deemed to include references to our related companies (as defined in the Companies Act 1993) and our appointed service providers, where applicable.

1. WHO IS INVESTNOW?

InvestNow (collectively the “Services”).

InvestNow is a wholly owned subsidiary of Apex Group Limited (“Apex Group”). For more information on Apex Group please visit www.apexgroup.com

2. WHAT IS THIS PRIVACY NOTICE?

We are committed to protecting and respecting the privacy of our customers (“Customer” or “You”). This Privacy Notice, sets out what personal information we collect and how this is handled in connection with the Services and our obligations under the Privacy Act 2020.

3. AVAILABILITY OF PRIVACY NOTICE

This Privacy Notice may change from time to time but will always be publicly available on the InvestNow website at <https://investnow.co.nz/resources/legal/>. A copy of the Privacy Notice may also be requested, free of charge, and will be issued within three days of the request. To request a copy of the Privacy Notice you should refer to the contact details in section 14 below. The Terms of Use outlined in Schedule 1 of the Client Agreement which all InvestNow Customers enter into should be read alongside this Privacy Notice and any conflicting provisions between the two documents will be resolved in favour of the Terms of Use.

4 WHAT INFORMATION DO WE COLLECT?

In order to provide and operate the Services, we may collect, store and process the following information:

- 4.1.1 personal information, being information about an identifiable individual such as the individual’s full legal name, date of birth, driver’s licence number, passport number, marital status, postal or residential address, email address, telephone number, nationality, income, bank account details, and taxation details;
- 4.1.2 biometric information, being personal information relating to a biometric characteristic for the purposes of biometric processing, exclusively in relation to a “selfie” you will provide to enable us to link

you to the identity documentation that you have provided if you elect to have your identity verified electronically;

- 4.1.3 accounting and financial information relating to your investment portfolios; and
- 4.1.4 non-identifiable information relating to your use of the Services such as device-related information (browser type, IP (internet protocol) address) and server log information (date and time of day of your visit and pages you accessed). We also collect information that you input into the Website while accessing InvestNow.

5 HOW DO WE COLLECT THE INFORMATION?

- 5.1 The information specified in clause 4 above may be collected through various means, including through forms that are filled in by you, by third-parties acting on our behalf, or in other communication with us such as by phone, email or post. Information is collected in a number of circumstances including:
 - 5.1.1 information that is provided within the application to become an investor using InvestNow, which may be collected by third-parties acting on our behalf who will then provide the information to us ;
 - 5.1.2 information that is provided to us generally in connection with InvestNow and the ongoing operation of InvestNow;
 - 5.1.3 records of correspondence where we are contacted in connection with InvestNow, including by phone, email or post;
 - 5.1.4 details of transactions that are carried out through the Website and InvestNow; and
 - 5.1.5 details of visits to the Website and the resources that are accessed through the Website.
- 5.2 Through your use of InvestNow, we may collect information from you about someone else. If you provide us with personal information about someone else, you must make sure that you are authorised to disclose that information to us and that, without us taking any further steps required by applicable data protection or privacy laws, we may collect, use and disclose such information for the purposes described in this Privacy Policy.

- 5.3 You must take reasonable steps to ensure the individual concerned is aware of and/or consents to the various matters detailed in this Privacy Policy, including the fact that their personal information is being collected, the purposes for which that information is being collected, the intended recipients of that information, the individual's right to obtain access to that information, our identity, and how to contact us.
- 5.4 Where requested to do so by us, you agree to assist us with any requests by the individual to access or update the personal information you have collected from them and provided to us in connection with InvestNow.

6 USES MADE OF THE INFORMATION

- 6.1 The lawful basis for which we process personal information is to perform the Services for you, to protect our legitimate interests and to comply with our obligations in law. The purposes for which information may be used by us inside and outside of New Zealand include (each a Purpose):
- 6.1.1 as will be required by law, such as in connection with our obligations under know-your-client (KYC), anti-money laundering and countering financing of terrorism (AML/CFT) and Inland Revenue (IRD) regulation;
 - 6.1.2 in connection with the operation of InvestNow, such as (without limitation) processing of applications, redemptions, transfers, deposits, payments, generating reports and record keeping of investment portfolios;
 - 6.1.3 carrying out our obligations arising from any contracts entered into between you and us or entered into in connection with InvestNow generally;
 - 6.1.4 ensuring that content from the Website is presented in the most effective manner for you and for your computer;
 - 6.1.5 providing you with alerts, newsletters, education materials or information that you requested or signed up to;
 - 6.1.6 allowing you to participate in interactive features of InvestNow, when you choose to do so;
 - 6.1.7 designing and conducting surveys/questionnaires for client profiling/segmentation, statistical analysis, improving and furthering the provision of our products and services;

- 6.1.8 complying with laws and regulations applicable to us or any of our related companies (as defined in the Companies Act 1993) in or outside New Zealand;
 - 6.1.9 legal proceedings, including collecting overdue amounts and seeking professional advices;
 - 6.1.10 researching, designing and launching services or products including seminars/events/forums;
 - 6.1.11 promoting and marketing services and products subject to your exercise of the opt-out right (please see further details in Clause **Error! Reference source not found.** below);
 - 6.1.12 purposes directly related or incidental to the above; or
 - 6.1.13 where you have consented to the use of your information.
- 6.2 By using the Services, you agree that we can access, aggregate and use non-personally identifiable data that has been collected through the use of the Services. This data will in no way identify you or any other individual. We may use this aggregated non-personally identifiable data without notice or liability to you, to:
- 6.2.1 assist us to better understand how our clients are using InvestNow;
 - 6.2.2 provide users and potential users of InvestNow with further information regarding the uses and benefits of InvestNow; and
 - 6.2.3 otherwise to improve InvestNow.

7 DISCLOSURE OF THE INFORMATION

- 7.1 We will keep personal information collected in connection with InvestNow confidential but may provide information to third parties where necessary or appropriate to facilitate the purpose for which information was collected pursuant to this Privacy Notice, including the provision of InvestNow.
- 7.2 We may disclose your personal information to identity verification services, who in turn may disclose your personal information to Government entities and other external data providers that hold information on you in order to verify that the information provided by you is consistent with the records held by such

entities for the Purpose of complying with our KYC and AML/CFT obligations, particularly in relation to the electronic verification of your identity;

- 7.3 We may disclose your personal information to service providers who are engaged by us to help us run our business and perform the services. Such service providers may include, for example, sub-custodians, online application providers, software providers, cloud storage providers, or other storage facilities for our business data and your Personal Information);
- 7.4 We may disclose your personal information to any member of Apex Group, who is involved in (or expected to be involved in) the provision of the Services;
- 7.5 We will not otherwise disclose your personal information to a third party other than where necessary or appropriate to facilitate the Purpose for which the information was collected unless you have provided your consent. However, you should be aware that we may be required to disclose your personal information without your consent in order to comply with legislation or if otherwise compelled to do so by legal or regulatory authorities.
- 7.6 We may disclose your personal information to third parties outside of New Zealand in accordance with this Privacy Notice or in accordance with clause 8.
- 7.7 We require all third parties to respect the security of your personal information and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal information for their own purposes and only permit them to process your personal information for specified purposes and in accordance with our instructions.
- 7.8 Where we are required to disclose your personal information outside New Zealand for the Purposes outlined in this Privacy Notice we will use reasonable endeavours to ensure this will only be to:
- 7.8.1 persons, organisations or regulators in jurisdictions with privacy laws with comparable safeguards to the New Zealand Privacy Act 2020, or
 - 7.8.2 persons who agree contractually to protect the information in a way that will provide comparable safeguards to the New Zealand Privacy Act 2020.
- 7.9 However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law. You authorise

us to disclose your personal information to overseas recipients as described in this Privacy Policy.

8 HOW DO WE KEEP YOUR PERSONAL INFORMATION SECURE?

InvestNow takes information security very seriously and therefore takes appropriate measures to protect such information from unauthorised theft, damage, or access. Apex Group has an information and cyber security policy which outlines the measures which will be taken to safeguard the availability, integrity and security of data. Our security controls are aligned to industry standards and good practice; providing a control environment that effectively manages risks to the confidentiality, integrity and availability of your information.

- 8.1 All information you provide to us is stored on secure servers. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our Website, you are responsible for keeping this password confidential and secure. We ask you not to share a password with anyone.
- 8.2 Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal information, we cannot guarantee the security of your data transmitted to our Website; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to protect your personal information from misuse, loss and unauthorised access.
- 8.3 We will never contact you to ask you to disclose your security credentials. Be cautious about opening links contained in SMS messages or emails and beware of phishing scams.
- 8.4 We may store your Data on servers outside New Zealand.

9 HOW LONG DO WE STORE YOUR PERSONAL INFORMATION FOR?

We generally expect to hold Personal Information on our systems for as long is necessary to provide the Services and ordinarily for a minimum 7 years after our relationship with you ends, in order for us to comply with legislative requirements on record retention, to allow us to refer to your Personal information in correspondence with you, or in connection with any ongoing or subsequent relevant matters (e.g. legal or regulatory proceedings).

When it is no longer required, we will take steps to delete, destroy, or anonymise your Personal Information. Where we can anonymise your Personal Information so that it can no longer be associated with you, we may retain that Personal Information indefinitely without giving notice to you.

10 COOKIES

- 10.1 Our website uses cookies and similar technologies to distinguish you from other users of the Website and to better understand the usage of the Website. This helps us provide you with a good experience when you browse the Website and also allows us to improve the Website. By continuing to browse the site, you are agreeing to the use of cookies.
- 10.2 Cookies are small text files they are stored by your browser onto your computer or mobile device. They are widely used in order to make websites work or work in a better, more efficient way. They can do this because websites can read and write these files, enabling them to recognise you and remember important information that will make your use of a website more convenient (eg by remembering your user preferences).
- 10.3 To help you understand cookies, we have classified each cookie as one of the following:
- 10.3.1 Strictly necessary cookies. These cookies are essential to the operation of a website enabling a user to effectively move around and to use a website's features, such as remembering information entered on forms when a user moves between pages within a browser session. Without strictly necessary cookies, certain services on our Website may not be made possible and our Website may not perform as smoothly as it should .
 - 10.3.2 Analytical/performance cookies. These collect information about the use of a website and help to improve the way a website works. For example, performance cookies may show which are the most frequently visited pages, help to record any difficulties with a website and show whether advertising on a website is effective or not. This helps us to improve the way our Website works, for example, by ensuring that users are finding what they are looking for easily. Performance cookies do not collect information that identifies a user personally and all information that is collected by these cookies is aggregated and anonymous.

- 10.3.3 Functionality cookies. These allow a website to remember the choices you make and to provide enhanced and more personal features. Functionality cookies also remember changes you have made, such as customising a certain webpage and for other services you request such as watching a video or commenting on a blog. This enables us to personalise our content for you, greet you by name and remember your preferences. Functionality cookies will not track your activity on other websites.
- 10.3.4 Targeting/advertising cookies. These cookies record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. We may also share this information with third parties for this purpose.
- 10.4 Please note that third parties (including, for example, advertising networks and providers of external services like web traffic analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical/performance cookies or targeting cookies.
- 10.5 We use third party web analytic services on the website, like Google Analytics (collectively referred to as Analytics Services). Analytics Service providers use technologies such as cookies, web server logs and web beacons to help us analyse how visitors use the website. For example, Analytics Services collect information such as how often users visit our Website, what pages they visit when they do so, and what other sites they used prior to coming to our Website. We only use the information we get from Analytics Services to improve InvestNow or the Website. Analytics Services only collect the IP address assigned to you on the date you visit the Website, not your name or other identifying information. We do not combine the information collected through the use of Analytics Services with personally identifiable information. Analytics Services' ability to use and share information about your visits to the Website is restricted by their terms of use and privacy policies.
- 10.6 You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of the Website.

11 LINKS TO OTHER WEBSITES

- 11.1 The Website may contain links to other websites of interest. However, once you have used these links to leave the Website, you acknowledge that we do not have any control over that other website. We cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this Privacy Policy. You should exercise caution and look at the privacy policy applicable to the website in question.

12 CHANGES TO OUR PRIVACY NOTICE

- 12.1 We may modify this Privacy Notice from time to time without prior notice by publishing a new version of this Privacy Notice on the Website, which is your responsibility to review. Any changes to the Privacy Notice will be reflected on this page and will become effective immediately upon publication. We encourage you to periodically review this Privacy Notice to stay informed about how we are protecting the personally identifiable information we collect. If changes to the Privacy Notice are material, we will do our best to notify you via email or through a notification on Website. Please check the date on which this Privacy Notice was last updated below to determine if there have been any changes since you have last reviewed the Privacy Notice.

13 YOUR CONSENT AND RIGHTS

- 13.1 By using the Services, making an application to become a customer, or visiting the Website, you consent to the collection, storage and use of your information and other activities as outlined in this Privacy Notice.
- 13.2 Depending on the data protection laws that apply to our holding of your personal information you may have the following rights in relation to how we use your Personal Information. If you would like to exercise these rights, please contact us using the contact details listed at section 14
- 13.2.1 **Right to lodge a complaint** – You have a right to lodge a complaint to us at any time if you object to the way in which we have used or managed your Personal Information. Where you are dissatisfied with our response, you also have the right to escalate your complaint to the Office of the Privacy Commissioner (the “OPC”) if you object to the way in which we use your Personal Information. More information can be found on the OPC’s website: <https://www.privacy.org.nz/your-rights/making-a-complaint-to-the-privacy-commissioner/>
- 13.2.2 **Right to know when and why your information is being collected** – You have the right to know when your personal information is

collected and how it will be used. The information collected must be for a specific, legitimate purpose.

13.2.3 **Right to understand how Personal Information is used and shared appropriately -**

We can only use your information for the reason we have collected it. Your information won't be shared except as described above and in certain circumstances which are outlined in the Act. Apex NZ has safeguards in place to keep your information secure and protect it from loss, misuse, or unauthorised access.

13.2.4 **Right of access** – You have the right to know if we are using your Personal Information and, if so, the right to access it and information about how we are using it. There will not usually be a charge for dealing with these requests. Your Personal Information will usually be provided to you in writing, unless otherwise requested. Where you have made the request by electronic means the information will be provided to you by electronic means where possible.

13.2.5 **Right of rectification** – We take reasonable steps to ensure that the Personal Information we hold about you is accurate and complete. However, if you do not believe this is the case you have the right to request us to rectify any errors in the Personal Information we hold about you.

13.2.6 **Right to restrict processing** - in some circumstances you have a right to restrict processing of your Personal Information. For example, if the information we hold is incorrect, you can request a restriction on use until such time as it is rectified.

13.2.7 **Right to object to direct marketing** - You can ask us to stop sending you marketing messages at any time.

13.2.8 **Right to withdraw consent** - For certain limited uses of your Personal Information, we may ask for your consent. Where we do this, you have the right to withdraw your consent to further use of your Personal Information. If you withdraw your consent, we may not be able to provide certain products and services to you. If this is the case, we'll tell you at the time you ask to withdraw your consent.

You can make any of the requests set out above using the contact details in section 14. Please note that in some cases we may not be

able to comply with your request for reasons such as our own obligations to comply with other legal or regulatory requirements. We will always respond to any request you make and if we can't comply with your request, we will tell you why.

- 13.2.9 **Marketing** - We respect your privacy and to the extent we carry out any direct marketing activities we will carry these out in accordance with applicable laws and guidance.

14 WHO CAN YOU SPEAK TO AT INVESTNOW ABOUT THIS PRIVACY NOTICE AND/OR PROTECTING YOUR PERSONAL INFORMATION?

We take complaints about privacy breaches seriously, if you are not happy with a privacy issue and wish to make a complaint or wish to exercise any of the rights set out in this Privacy Notice, you can do so in writing or over the phone. We will address your concerns and try to resolve them quickly. We aim to resolve any complaints as soon as possible but no longer than 30 days from the time of receipt. The internal complaints process is free to access.

If you have a complaint about a possible breach of privacy, then you should contact the local Privacy Officer by e-mail: contact@investnow.co.nz or by post Level 2, 1 Woodward Street, Wellington, New Zealand

If you are not satisfied with how we have handled your complaint, you may complain directly to the Office of the Privacy Commissioner ("OPC"). The OPC has the power to investigate and resolve privacy complaints and may make a determination in respect of complaints.

- 15** You will not be charged a fee to make a complaint to the OPC. Go to <https://www.privacy.org.nz/your-rights/making-a-complaint-to-the-privacy-commissioner/> for more information.

16 GOVERNING LAW AND JURISDICTION

- 16.1 Subject to paragraph 13, nothing in this Privacy Notice shall limit your rights under the Privacy Act 2020 or, if you reside outside New Zealand, other applicable legislation under which your data may be protected. This Privacy Notice shall be governed by the laws of New Zealand. You agree to submit to the exclusive jurisdiction of the New Zealand courts