

DANDENONG RANGES COMMUNITY BANK® GROUP

Shareholder Privacy Policy

The Board places great importance on maintaining a strong relationship with our shareholders and keeping shareholders informed of the progress of the community company. The Board acknowledges responsibility to the shareholders in a legal sense and has identified the future benefits in marketing and developing business with the shareholder base. The shareholders are the owners of the business and a representative sample of the community. The Board will gather information about their shareholders' needs, concerns, and aspirations, and remain up to date on matters concerning their shareholders' interests.

Accordingly, the Board is committed to ensuring Shareholders' privacy is protected and understands the concerns regarding confidentiality and security of personal information that is provided to the Board.

This Shareholder Privacy Policy sets out how the Board safeguards Shareholders' privacy.

Collection of Personal Information

If a Notice of Interest is lodged to apply for shares, the applicant will provide personal information to the Company and, if applicable, to the Company's Share Registry.

Some of the information that will be collected by the Company is required pursuant to tax and corporations' law. If the applicant does not provide the information requested, their share application may not be able to be processed efficiently, or at all.

Use and Disclosure of Personal Information

The Company and, if applicable, its Share Registry collect, hold and use Shareholders' personal information in order to:

- assess and process an application
- service their needs as an investor
- provide products, facilities and services which they may request
- provide them with information about products, facilities and services, and
- carry out appropriate administration of their investment.

The Company will:

- Communicate to shareholders in line with the requirements of the Corporations Act and ASIC
- Communicate regularly with shareholders on a minimum half yearly basis
- Communicate with shareholders in line with the Privacy Act

- Communicate on a two-way basis which gives shareholders the opportunity to provide appropriate input to the Board and management
- Inform shareholders regarding any material changes to the company's structure or operation
- Regularly perform self assessment on the performance of the Board and the business
- Ensure approval on relevant shareholder communications is obtained from Bendigo and Adelaide Bank prior to distribution
- Not disclose private information without written permission.

Access to and Correction of your Personal Information

Under the Privacy Act a Shareholder may request access to and seek correction of their personal information held by (or on behalf of) the Company by contacting the Company as follows:

Share Registry
C/- Executive Officer
Dandenong Ranges Community Finance Limited
30 Main Street
Upwey VIC 3158

Email: admin@drcbg.com.au

Telephone: (03) 9754 6540

A copy of this privacy policy is available at www.bendigobank.com.au/Upwey.

Privacy concerns or complaints

If a Shareholder has any concerns or complaints about the treatment of their personal information by the Company the Shareholder can contact the Company's Secretary.

Naren Popat
Company Secretary
Dandenong Ranges Community Finance Limited
PO Box 5256, Wantirna South, 3152

The Company will promptly investigate the complaint and notify the Shareholder of the outcome. If the Shareholder is not satisfied, they can in some cases refer their complaint to the Office of the Australian Information Commissioner (tel. 1300 363 992, web www.oaic.gov.au).