

Privacy Policy – KKR Investment Management

We are KKR Australia Investment Management Pty Ltd (ABN 42 146 164 454, AFSL 420 085) (“**Manager**”). The Manager is the appointed investment manager of the “KKR Credit Income Fund” (“**Trust**”) and collects personal information in the course of providing management services.

Protecting your privacy is important to us. This policy explains how we manage personal information within our organisation.

Kinds of personal information we collect

The kinds personal information that we collect and hold about you differs for investors, customers, service providers and prospective employees, but may include:

- identifying information, such as your name and date of birth;
- contact information, such as your postal address, residential address, email address and telephone number;
- financial information, such as bank account numbers or other payment details;
- information in relation to your employment or occupation;
- tax file numbers and information in relation to your taxation classification or status; and
- records of our communications with you, including any messages you send us.

Without this information we may not be able to provide you with our products or services, or administer your account as a Unitholder of the Trust, or to respond to queries or requests that you submit to us.

How we collect personal information

We collect personal information about you in the following ways:

- when you apply for, acquire, dispose of or transfer units in the Trust;
- when you submit a query or request to us;
- when you respond to a survey that we run or fill in forms on the Trust’s website; and
- from third parties who are entitled to disclose that information to us.

In some cases we may be required by law to collect certain types of personal information about you.

Where we collect personal information from you, we will generally do so directly ourselves. However, in some cases we may collect personal information from a third party, such as through your representatives, contractors who provide services to us, or third parties who refer you to us because they think you may be interested in our products or services.

Privacy Policy – KKR Investment Management

Purposes for which we use personal information

We use personal information that we collect about you for the following purposes:

- to verify your identity when you are dealing with us;
- to determine your eligibility for any of our products or services, including an application for units in the Trust;
- to meet the needs of prospective investors with product information and services;
- internal accounting and administration;
- to supply you with information about your investment in the Trust including regular statements;
- to enhance investor relations and investment opportunities;
- to inform you about updates or changes to the product or service you have acquired;
- for marketing purposes, including to provide information about us and our investment opportunities;
- to answer your queries and requests;
- to comply with our legal and regulatory obligations;
- to manage and resolve any legal or commercial complaints or issues; and
- to keep you informed about our activities, including by sending out newsletters;

We may from time to time with your consent and where permitted to do so under Australian financial services laws, use your personal information in order to send you marketing materials about products or services that we think you may be interested in. You can opt-out of receiving marketing communications from us by contacting the Trust's registry at privacyofficer@boardroomlimited.com.au or following the "unsubscribe" link in the communication.

We may also use and disclose your information for other purposes as authorised by you, or in accordance with your requests or instructions.

People to whom we disclose personal information

We may share personal information about you with:

- the responsible entity of the Trust, **The Trust Company (RE Services) Limited (ABN 45 003 278 831)** ("Responsible Entity"), which will handle your personal information in accordance with its own privacy policy, available here: <https://www.perpetual.com.au/privacy-policy>
- the unit registry of the Trust, **Boardroom Pty Limited (ABN 14 003 209 836)** ("Boardroom"), which will handle your personal information in accordance with its own privacy policy, available here: <https://www.boardroomlimited.com.au/corp/privacy-policy>

Privacy Policy – KKR Investment Management

- your representatives, advisers and others you have authorised to interact with us on your behalf;
- our staff who need the information to discharge their duties;
- related entities within our corporate group;
- our agents and service providers;
- payment system operators and financial institutions;
- professional advisers who we engage to provide advice on our business;
- government authorities who ask us to disclose that information, or to other people as required by law.

When you communicate with us via the Trust's website:

- you may also be providing information to the Responsible Entity as the issuer of the Trust's website. The Responsible Entity will handle your personal information in accordance with its own privacy policy, available here: <https://www.perpetual.com.au/privacy-policy>
- communications are received directly and managed by Boardroom. Boardroom will handle your personal information in accordance with its own privacy policy, available here: <https://www.boardroomlimited.com.au/corp/privacy-policy>

In some cases the people to whom we disclose your personal information may be located overseas and may be subject to different privacy regimes. The countries in which these people are likely to be located include the United States, Hong Kong, the United Kingdom and Singapore.

We will never sell your personal information to any third party.

Storage and security of personal information

We take reasonable steps to ensure that any of your personal information which we hold is accurate, complete and up-to-date. These steps include promptly updating personal information when we are advised that the information has changed, checking our contact lists for accuracy, and providing individuals with a simple means to update their personal information.

We store personal information for as long as it is needed for the purpose for which it was collected or as required by law. We generally store the personal information that we collect in electronic databases, some of which may be held on our behalf by third party data storage providers. Sometimes we also keep hard copy records of this personal information in physical storage facilities. We use a range of physical and technical security processes and procedures to protect the confidentiality and security of the information that we hold, and we update these from time to time to address new and emerging security threats.

We also take steps to monitor access to and modification of your information by our staff, and ensure that our staff are aware of and properly trained in their obligations for managing your privacy.

Privacy Policy – KKR Investment Management

Access and correction

If you want to access any of the personal information that we hold about you or to correct some aspect of it (e.g. because you think it is incomplete or incorrect), please contact us using the contact details set out below. To protect the integrity and security of the information we hold, we may ask that you follow a defined access procedure, which may include steps to verify your identity. In certain cases we may charge you an administration fee for providing you with access to the information you have asked for, but we will inform you of this before proceeding. There may be cases where we are unable to provide the information you request, such as where it would interfere with the privacy of others or result in a breach of confidentiality. In these cases we will let you know why we cannot comply with your request.

Complaints

We try to meet the highest standards in order to protect your privacy. However, if you are concerned about the way in which we are managing your personal information and think we may have breached the Australian Privacy Principles, or any other relevant obligation, please contact us using the contact details set out below. Complaints must be lodged in writing. We will deal with the matter within a reasonable time, and will keep you informed of the progress of our investigation.

If we have not responded to you within a reasonable time or if you feel that your complaint has not been resolved satisfactorily, you can contact us to discuss your concerns. You are also entitled to make a complaint to the Office of the Australian Information Commissioner (**OAIC**). Contact details can be found at the OAIC's website: www.oaic.gov.au

Changes to this policy

We may make changes to this policy from time to time, to take into account changes to our standard practices and procedures or where necessary to comply with new laws and regulations. The latest version of this policy will always be available on the Trust's website.

Contact details

If you need to contact us or want any further information from us on privacy matters, please contact our privacy manager at

KKR Australia Investment Management Pty Ltd
Level 42, Gateway Building
1 Macquarie Place
Sydney NSW 2000
Kapil.Kirpalani@kk.com
+852 36027376