



Privacy Policy

Mayne Investments Limited ACN 000 339 211

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What you need to know

This Privacy Policy sets out the policies of Mayne Investments Limited and our related entities in relation to our management of personal information. It explains:

- Our commitment to privacy,
- The purposes for which we collect personal information,
- The kinds of information we collect,
- How and when we collect personal information,
- How we may use personal information,
- How we may contract out some services that involve disclosing personal information,
- How we keep personal information secure,
- Individuals' access and correction rights, and
- How complaints are to be dealt with.

Words and phrases that are defined in the Privacy Act 1988 have the same meaning in this policy.

Our Commitment to Privacy

Mayne Investments understands the importance of protecting each individual's right to privacy, particularly that of our investors, borrowers and customers.

We are bound by and commit ourselves to compliance with the provisions relating to privacy and to the collection, use and disclosure of personal information set out in:

- The Privacy Act 1988,
- The National Privacy Principles set out in Schedule 3 to that Act.

The Purposes For Which We Will Collect Personal Information About Individuals

We will not collect personal information unless it is necessary for one or more of the following functions or activities:

- To process applications for units in the Fund;
- To give investors the information to which they are entitled, under the Corporations Act and our Constitution;
- To assess and process applications for our products and services;
- To supply products and services, and to administer products and services that have been supplied;
- To comply with our legal obligations in relation to the identification of account holders and signatories;
- To help us plan and to develop our products and services for the benefit of our unit holders;
- or
- To give investors information about products and services available from us and other organisations that we think may be of interest to them.

The Kinds of Information We Collect

The kind of information we will collect from or about an individual will depend upon the purposes for which it is collected.

When an individual applies for units in the Fund we will collect the information necessary to identify and contact the individual. This will include the individual's name, Tax File Number, address and other contact details.

When a customer applies for a product or service we will only collect the information we consider is or may be necessary to enable us to assess the application, to provide the product or service, and to administer the product or service after it has been provided.

If the application is for credit, this may include information about the applicant's employment and employment history, residential history, assets, liabilities, income, expenses and credit history.

If an individual is to be a signatory on an account we will collect the information necessary to identify the individual in accordance with our legal obligations. This might include information such as the individual's driver's licence number or passport number.

We will collect information regarding transactions conducted by investors on their accounts, to enable us to properly identify them and process those transactions.

How And When We Will Collect Personal Information

We will collect the personal information we need about an individual directly from that individual whenever it is reasonable and practicable to do so. We may do so when:

- an individual applies for units in the Fund, applies for any of our products or services or becomes a signatory on an account with us;
- an investor contacts us in relation to products or services we have supplied to that investor; or
- an individual contacts us to enquire about investing or about our products and services, although whenever it is lawful and practicable to do so we will give the individual the option of remaining anonymous.

We may also obtain personal information about an individual who is seeking credit or who has offered to be a guarantor:

- from a credit reporting agency or other credit provider, if the individual has given consent in accordance with Part IIIA of the Privacy Act 1988; or offers to give a guarantee in relation to any credit supplied by us; and
- from a finance broker or a supplier of goods or services who introduces the individual to us, if we are satisfied that the party supplying the information to us has the right to do so and has obtained any necessary consent from the individual.

If an individual is seeking credit we may contact the individual's employer to confirm that the employer employs the individual.

If a borrower has defaulted in repaying credit, we have made reasonable and unsuccessful attempts to contact the borrower using their last known contact details, and there are reasonable grounds to believe that they have moved without notifying us of their new contact details, we may contact relatives or friends of the borrower to ascertain their current contact details, or we may retain an enquiry agent to attempt to locate the borrower.

We will collect information regarding the operation of an investor's account when processing transactions conducted on the account.

Anti Money Laundering and Counter terrorism Financing Provisions

Mayne Investments has adopted Part A of the recommended AML/CTF program in order to meet its obligations under the Anti Money Laundering and Counter Terrorism Financing Act 2006. To that end, should Mayne wish to collect further information not required to be collected under the provisions of that Act, this will only be done with the express permission of the person from whom the information is being gathered.

Contracting Out Services That Involve Disclosing Personal Information

We may give some personal information about our customers to other organisations who provide services that assist us in supplying or in administering, the products and services our customers require. Examples of such organisations are the administrators of our Mayne Online internet banking service, computer bureau, printing and mailing houses, insurers, valuers and legal advisors.

We will only supply to such an organisation the personal information that is necessary for it to supply the relevant service, and we shall not authorise the organisation to use the information for any purpose other than to provide the service.

Keeping Personal Information Secure

Access to personal information held by us in paper or electronic form is restricted to authorised officers of company.

An officer of Mayne will only have access rights necessary to enable the officer to perform the officer's legitimate functions, and may only access personal information held by us when it is necessary for the officer to do so to perform such a function.

Access and Correction Rights

We will, upon request being made in a form acceptable to us, provide an individual with access to the personal information we hold about the individual, except to the extent that:

- in the case of personal information other than health information—providing access would pose a serious and imminent threat to the life or health of any individual; or
- in the case of health information—providing access would pose a serious threat to the life or health of any individual; or
- providing access would have an unreasonable impact upon the privacy of other individuals; or
- the request for access is frivolous or vexatious; or
- the information relates to existing or anticipated legal proceedings between us and the individual, and the information would not be accessible by the process of discovery in those proceedings; or
- providing access would reveal our intentions in relation to negotiations with the individual in such a way as to prejudice those negotiations; or
- providing access would be unlawful; or
- denying access is required or authorised by or under law; or
- providing access would be likely to prejudice an investigation of possible unlawful activity; or
- providing access would be likely to prejudice:
 - the prevention, detection, investigation, prosecution or punishment of criminal offences, breaches of a law imposing a penalty or sanction or breaches of a prescribed law; or
 - the enforcement of laws relating to the confiscation of the proceeds of crime; or
 - the protection of the public revenue; or
 - the prevention, detection, investigation or remedying of seriously improper conduct or prescribed conduct; or
 - the preparation for or conduct of, proceedings before any court or tribunal, or implementation of its orders; or
 - by or on behalf of an enforcement body; or
- an enforcement body performing a lawful security function asks us not to provide access to the information on the basis that providing access would be likely to cause damage to the security of Australia.

An individual's request for access to personal information must be made in writing to our Disputes Resolution Officer. It must identify the individual and, with reasonable particularity, the information required. We may require the application to be made using a form supplied by us for that purpose, and we may require evidence of identity to be produced before access is provided.

We may charge individuals reasonable fees for supplying them with access to their personal information.

We will respond to an individual's request for access as soon as is reasonably practicable, taking into account the age, nature and amount of information requested.

If we are not required to provide an individual with access to the individual's personal information, we will:

- if reasonable, consider whether the use of a mutually agreed intermediary is appropriate; and
- advise the individual the reason for denial of access.

If an individual claims that personal information we hold about the individual is not accurate, complete, or up to date, then:

- if our Disputes Resolution Officer is satisfied that the personal information is not accurate, complete, or up to date, we will correct, complete or update it to the extent that it is reasonably practicable to do so; or
- if our Disputes Resolution Officer is not satisfied that the personal information is not accurate, complete, or up to date, we will, if it is reasonably practicable to do so, include with the information a statement drawing attention to the individual's claim.

Complaints

Any complaint made to Mayne, or to an officer of Mayne other than the Disputes Resolution Officer, that is related to privacy or to our use of personal information, is to be referred forthwith to the Chief Executive Officer.

Any member dissatisfied with the handling of a complaint by the Chief Executive Officer may file a complaint with the Compliance Officer to have the handling of the complaint reviewed.