

Privacy Policy

Management of Personal Information (National Privacy Principle 5)

Introduction

Tasmanian Perpetual Trustees Ltd, in its own right and as Responsible Entity ("TPTL," "we" and "our"), is committed to ensuring our customers' privacy is protected and this Policy statement sets out how we collect, use and safeguard your personal information.

TPTL provides a wide range of products and services to its customers including managed investment schemes, funeral bonds, executor assist, first mortgage lending to complying borrowers, estate planning and administration, preparation of Wills, powers of attorney, financial planning, portfolio advisory services, safe custody and preparation of taxation returns.

Collection of personal information

We collect personal information in the course of offering these products and services which includes, but is not limited to: name, address, date of birth, contact details (phone, fax, email address), 100 point check information, account numbers with financial institutions, property details, share portfolios, life assurance policies, superannuation particulars, financial accounts, financial information, taxation returns, information from referees and debt collection agencies.

In most cases you, or a third party on your instructions, provide us with your personal information and where we release information to a third party (for example, your accountant) we will obtain your consent.

The information that TPTL collects about you is also dependent on how you use the facilities offered by the TPTL website.

If you visit an unsecure area of the TPTL website (that is, an area where you are not required to log on) to read, browse or download information, our system will record the date and time of your visit to our site, the pages viewed and any information downloaded. However, our systems will not record any personally identifiable information.

Use of personal information

Personal information is held and used for, but not limited to, the following purposes:

- To enable correct and proper accounting of investors' transactions;
- To make distributions to investors and beneficiaries;
- To enable the appraisal process before advancing funds on first mortgage;
- To enable compliance with statutory regulations, for example, the mailing of product disclosure statements/updates and financial reports to investors;
- Preparation of financial needs analysis and statements of advice; and
- External audit statutory requirements

Other uses of your personal information may include our regular and necessary business procedures such as administration and reporting.

Disclosure of personal information

We do not sell your personal information to outside companies. It may be shared within departments of TPTL with whom you may have further dealings so that we can best carry out your wishes.

Third party service providers to whom we may disclose your personal information include, but are not limited to: mail and print service providers, administration providers, information technology providers, the maintenance of shareholder register providers, our solicitors for action against a defaulting borrower, website hosting, data storage centres, marketing services, internal audit service providers and to external auditors.

Sometimes we may be required or authorised by law to disclose your personal information. Circumstances in which we may disclose your personal information include but are not limited to: to a Court or Tribunal in response to a request or subpoena, and to the Australian Taxation Office.

Access and correction

Please contact us if you would like details of your personal information which we may hold about you, or if you would like it corrected (if you think it's incorrect or not-up-to-date).

To ensure the integrity and safety of your personal information, we may only disclose personal information if our internal procedures are satisfied. Depending on the nature of your request you may be asked to complete a personal information request form.

There may be situations where we are not required to provide you with access to your personal information, for example, information relating to an existing or anticipated legal proceeding with you, or if providing access would have an unreasonable impact upon the privacy of other individuals.

Storage and security of personal information

We will take reasonable steps to ensure your personal information is kept secure and only accessible to those authorised.

TPTL has confidentiality agreements with its staff to ensure your personal information stays confidential.

Website

This Policy Statement is available on our website.

The information in this section of the TPTL Policy Statement refers to websites operated by Tasmanian Perpetual Trustees Limited. Websites include our public website under the domain of www.tasmanianperpetual.com.au including our secure sites "TPTL Online" and "LinkWeb". Collectively these sites will be referenced in this Policy as "TPTL website".

Cookies

A "cookie" is a small text file placed on your computer by our web page server. A cookie can later be retrieved by our webpage servers. Cookies are frequently used on websites and you can choose if and how a cookie will be accepted by configuring your preferences and options in your browser. TPTL uses cookies for secure services (that is, an area where TPTL uses encryption) on the TPTL website. These cookies are used for a variety of purposes, including for security and personalisation reasons. If your browser is configured to reject all cookies you will be unable to use secure services on the TPTL website that require cookies in order to participate. Those services include (but are not limited to) all services offered through "TPTL Online".

If you decide to complete an online form or online survey, the information that you enter into the online form or survey will only be collected by TPTL if you submit your online form or survey. If at any stage you cancel or log out prior to submitting your form or survey, the information you have entered up to that point will be automatically deleted.

The TPTL website also contains links to the websites of third party providers of goods and services ("Third Party websites"). If you have accessed Third Party websites through the TPTL website and if those third parties collect information about you, TPTL may also collect or have access to that information as part of our arrangements with those third parties. Note: Third Party websites should contain their own privacy statements and those third parties are responsible for their own privacy practices.

It is necessary for TPTL to collect your IP address for your interaction with various parts of the TPTL website. Your IP address is the identifier for your computer when you are using the internet. For instance, TPTL collects and stores your IP address when you log into TPTL Online. As part of

our security for TPTL Online, TPTL uses this information when we attempt to detect and prevent fraudulent transactions in online access. We store your IP address for security and audit purposes. Your IP address will not be used by us or released to any third party except in the case of security, inappropriate behaviour or fraud issues, such as unauthorised access to your or our computer systems or fraudulent transactions.

Security of Information

TPTL takes reasonable steps to preserve the security of cookie and personal information in accordance with the TPTL Electronic Access Terms and this Privacy Policy. If your browser is suitably configured, it will advise you whether the information you are sending us will be secure (encrypted) or not secure (unencrypted). If secure transmission is indicated, TPTL currently uses 128 bit SSL encryption.

TPTL regularly reviews developments in security and encryption technologies. Unfortunately, no data transmission over the Internet can be guaranteed as totally secure. Accordingly, although TPTL strives to protect such information, TPTL cannot ensure or warrant the security of any information you transmit to us or from our online products or services and you do so at your own risk. Once we receive your transmission, we take reasonable steps to preserve the security of the information in our own systems.

How we handle Email

We will preserve the content of any e-mail that you send us, if we believe that we have a legal requirement to do so. Your e-mail message content may be monitored by TPTL employees for security issues including where e-mail abuse is suspected; our response to you may be monitored for quality assurance issues.

Changes to this Policy

From time to time it may be necessary to review our Privacy Policy. We reserve the right to amend our Privacy Policy at any time and to notify you by posting an updated version on our website.

Privacy complaints

If, after obtaining details of your personal information you wish to make a complaint, please submit the details in writing to our Compliance Officer and an investigation will be carried out. If you are not happy with the outcome, you are then free to take your complaint to the Privacy Commissioner.

Contacting us

Telephone: (03) 6348 1111, (03) 6222 1222

Fax: (03) 6348 1166, (03) 6222 1266

Website: www.tptl.com.au

Compliance Officer: PO Box 1002,
Launceston, Tasmania, 7250