

Mutual Trust Pty Ltd**Statement of Privacy Policy****December 2010**

The privacy of personal information is important at Mutual Trust Pty Ltd (ACN044 285 330) ("Mutual Trust" or "us"). Mutual Trust is committed to respecting our clients' right to privacy and to the protection of their personal information. Mutual Trust is bound by the National Privacy Principles in the Privacy Act 1988 (Commonwealth) as well as other applicable laws and codes affecting clients' personal information.

Mutual Trust only collects personal information which is necessary for us to provide services to you. Mutual Trust will not sell or otherwise use your private information except to assist us to serve your requirements or as required by law. The types of personal information we collect and hold about you include your name, date of birth, contact details, bank account details and sensitive information such as tax file numbers. The Anti-Money Laundering laws may require us to collect additional personal information.

Failure to provide such personal information may limit our ability to provide the services you require.

Tax file numbers are collected for tax-related purposes only. Mutual Trust does not adopt government agency identifiers, for example, tax file numbers, as a primary means of identifying you.

The information we collect may be shared between our related entities and may also be disclosed to third parties where necessary to provide you with services. These third parties may include your staff, family members, your associated entities, government departments and other professional advisors. It may also be necessary to disclose personal information about you as a result of a legal requirement.

We regard the security of personal information as very important and take all reasonable steps to ensure that all information is stored in a secure environment. Information we hold is accessible only by authorised personnel. We have a number of physical and electronic protection measures in place. This includes encryption, firewalls, site monitoring and intrusion detection. The security arrangements are reviewed and tested from time to time.

You can request access to the personal information we hold about you, in accordance with the National Privacy Principles. Sometimes it may not be possible for us to give you access, in which case we will provide you with an explanation. You can also ask us to correct information we hold if it is inaccurate, incomplete or out-of-date.

By engaging us to provide services, you consent to the collection and disclosure of personal information on the above terms, unless you inform us to the contrary.

If you require any information about privacy at Mutual Trust, please contact:

The Privacy Officer
Mutual Trust Pty Ltd,
Level 33, 360 Collins Street, Melbourne VIC 3000
Ph: +61 3 9605 9500; Fax: +61 3 9605 9599