

## **Trust Group Privacy Policy**

In accordance with our commitment to safeguard your privacy and the confidentiality of your personal information, we have adopted the corporate privacy policy set out below.

### **Collection**

The Trust group will only collect information that is necessary for what we do and use it in a way you would reasonably expect. To ensure that we provide you with the financial services and investment products that are the most suitable for your needs and objectives, we need information about you, about your plans for the future and your present financial commitments. In collecting and using this information, we are committed to protecting your privacy.

### **What personal information do we collect?**

To properly assess the financial products for your needs and to provide the financial services we can offer you, we need to know specific information about you. We need to know who you are and what you do, the people who will benefit from your estate, the types of financial commitments that you have and the lifestyle that you seek to have on retirement. For some of our more specific services, we need to have details of your tax file number, your earnings and your medical records. The type of products or services you request us to provide dictates what personal information we need to collect.

### **How do we collect personal information?**

We collect the information we need in person, in writing, by telephone, through our website and by other electronic communication channels. Much of the information we require will be provided by you in the forms you, your payroll office, accountant or your financial adviser give to us. We may need to ask you or others further questions to ensure we can provide the services and products most suited to your needs. We may collect this information through our staff and through our contracted agents and other service providers.

Wherever practicable, we will ask you for the information. However, we may need to contact others such as your accountant, employers, business associates, bankers, credit reference agencies and referees.

Where your health or the health of others is relevant to an insurance product, risk or your claim for a disability, we may need to contact your doctor and other health professionals and services.

### **Who will see or have access to your personal information?**

Unless we are required to provide your personal information to others by law, by court order or to investigate suspected fraud or other unlawful activity, your information will only be seen or used by persons working in or for the Trust group. These people will include our customer service staff, sales agents, accountants, lawyers, financial planners and para planners, underwriters, risk assessors, claims managers, investigators, statisticians, reinsurers, advisers. Employees of other companies who provide benefits and services to you as part of the insurance covers you may have as part of your superannuation fund coverage may also have access to your personal information.



The Trust group consists of the companies listed in the schedule to this policy. The Trust group was formed in December 2002 by the merger of Trust Company of Australia Limited with Permanent Trustee Company Limited, and includes all the subsidiary and group companies of those parent companies.

Our information systems and files are kept secured from unauthorised access and our staff and contracted agents and service providers have been informed of the importance we place on protecting your privacy and their role in helping us to do this. Some information is kept for a number of years to comply with legal requirements. Any personal information that is no longer needed is destroyed.

**Why do we need to collect this information?**

We need this information to provide one or more of the following products or services: financial plan, tax returns, prepare your will and complete the relevant estate planning, to provide agency services including payment of your bills, determine the investment products and services that will meet your present and future financial needs and to receive and handle any enquiries or claims relating to your investments, your superannuation benefits and to manage your financial arrangements.

We will also use this information to send you details of other products and services that may be of interest to you. At any time, if you no longer wish to receive this additional marketing material let us know, and we will remove your details from our direct marketing database.

**What if I want to check what personal information you hold about me?**

Subject to any legal restrictions, we are happy to meet your request for access to the personal information we hold about you. There may be some cost to you in providing this information if your request is complex or requires detailed searching of our records. We try to ensure that all information we hold about you, which we collect, use or disclose is accurate, complete and up to date. You must promptly notify us if there are any changes to your personal information.

If you believe there are errors in our records about you, please let us know and we will be happy to investigate and correct any inaccuracies. In the unlikely event that we do not agree with you as to the need for a correction of your personal information, you may request a correction statement be associated with your information and we will take reasonable steps to do this. Our privacy policy has been formulated to appropriately address your privacy rights and obviate any need for you to make a complaint. However, you retain your right to make a complaint to the Office of the Privacy Commissioner.

**Compliance with the Privacy Act**

We are committed to ensuring to the best of our ability that we meet all of the requirements of the National Privacy Principles under the Privacy Act. Due to the nature of our financial services, we are not able to offer financial planning, superannuation services or personal services to customers who wish to be anonymous or who do not provide us with sufficient information to enable us to properly assess the financial needs or objectives as required.



### **Further information**

If you would like further information on our privacy policy or if you have any concerns over the privacy protection of the information you have given to us or that we have collected from others, please contact:

The Privacy Officer  
Trust Company Limited  
35 Clarence Street  
Sydney NSW 2000  
Australia

Postal Address: GPO Box 4270  
Sydney NSW 2001  
Australia  
Telephone: +61 2 8295 8100  
Fax: +61 2 8295 8655  
Email: [privacy.officer@trust.com.au](mailto:privacy.officer@trust.com.au)

### **Schedule of Group Companies**

In this document, 'Trust group' means:

- Trust Company Limited
- Trust Company Fiduciary Services Limited
- Fidelity Custodian Nominees Pty Limited
- Henty Real Estate Pty Limited
- Henty Real Estate (NSW) Pty Limited
- Henty Real Estate (QLD) Pty Limited
- Permanent Investment Management Limited
- Permanent Nominees (Aust) Limited
- Permanent Trustee Australia Limited
- Permanent Trustee Company (Canberra) Limited
- Trust Company (Asia Holdings) Pte Limited
- Trust Company (Asia) Limited
- Trust Company Responsible Entity Service Limited
- Trust Company Superannuation Services Limited
- Trust Legal Services Limited
- Union Trustees Company (Canberra) Limited