

Privacy Policy

The MAC is committed to respecting your privacy.

Our Privacy Policy is in accordance with the Commonwealth Privacy Act 1988 and is based on the ten National Privacy Principles outlined in the Privacy Amendment (Private Sector) Act 2000.

We reserve the right to change our Privacy Policy at any time. If we change our Privacy Policy, we will take reasonable steps to bring those changes to your attention (for example, by noting that change on our website).

THE PERSONAL INFORMATION THE MAC COLLECTS AND HOLDS

The MAC will not collect personal information unless it is necessary for one or more of its functions or activities. The information will be collected lawfully and fairly and not in an unreasonably intrusive way.

In particular, when you are dealing with The MAC as a client (including as a representative of a client or a prospective client), supplier, holder of securities issued by The MAC or for any other reason, we generally store the following personal information about you in order to manage our business relationship:

- your name, email, address, telephone numbers and contact details;
- details related to any payments between The MAC and you; and
- notes of dealings with you or for any other reason related to our business or commercial dealings (including, in the case of security holders, interests in securities issued by The MAC).

If the required personal information is not made available we may not be able to provide you with appropriate service.

THE MAIN PURPOSES FOR WHICH THE MAC HOLDS INFORMATION

The general rule is that The MAC will not use or disclose personal information about an individual other than for the purpose stated at the time of the collection. If another use is proposed, The MAC will seek further consent, unless that other purpose is related to the original purpose of collection.

Generally, we hold personal information of the individuals comprising our clients (including representatives of clients or prospective clients), suppliers, holders of securities issued by The MAC or other third parties for the following purposes:

- to enable the delivery of services to The MAC clients, prospective clients or security holders;
- send correspondence regarding services and events in relation to clients, prospective clients, suppliers or security holders;
- internal accounting and account administration;
- where required, to protect clients, suppliers, security holders and third parties from fraud or other unlawful activity; and
- to help The MAC identify any products, benefits or services that might be beneficial to clients, prospective clients or security holders, whether they are offered by The MAC direct or from third parties or preferred suppliers.

USE AND DISCLOSURE OF INFORMATION

We may not handle all of our mail outs to clients and others. The administration and distribution of some communications may be out-sourced to an appropriate service provider, who typically provides mailing house services to the private and public sectors. The out-sourcing of this service involves the disclosure of a client's representative and other relevant names and nominated mailing addresses to the mailing house. We have taken all reasonable steps to ensure that any service provider deals with personal information in accordance with the same standards that we apply.

At no time is the personal information we collect provided direct to suppliers of The MAC for their direct marketing activities. In the instances where a supplier wishes to utilise a mail out service, they are required to send their promotional material to our approved service provider, where the promotional material will be integrated with the other The MAC mail being sent.

In the case of security holders, The MAC and The MAC's share registry on its behalf, collect, hold and use personal information to process security applications, service the needs of security holders, provide facilities and services requested by security holders and to carry out appropriate administration.

Your personal information may be provided to service providers of The MAC such as claims advisers, legal advisers or assessors and, where appropriate, credit rating agencies and debt collectors, for the purpose of facilitating the delivery of The MAC's services. Each service provider is required to deal with your personal information in a manner and at the level specified by our standards.

ENSURING PERSONAL INFORMATION IS UP-TO-DATE

We rely on the personal information we hold in conducting our business. Therefore, it is very important that the information we hold is accurate, complete and up-to-date.

We do everything we can to ensure that the personal information we hold is accurate complete and up-to-date whenever we collect or use it. This means that from time to time, we will ask you to tell us if there are any changes to your personal information. If you find that information we hold about you is incorrect, please contact us immediately and we will correct it.

We do not adopt, use or disclose an identifier that has been assigned by a Commonwealth Government Agency unless legally required. An identifier, for example, a medicare or tax file number, is a number assigned by a Commonwealth government agency to identify uniquely the individual for the purposes of the organisation's operations.

We do not disclose personal information to any person or organisation in a foreign country, if that country does not have a comparable information privacy scheme, except:

- where the disclosure is necessary for the performance of a contract between you and The MAC, or for the implementation of pre-contractual measures taken in response to your request;
- where the disclosure is necessary for the conclusion or performance of a contract concluded in your interest between The MAC and a third party;
- where you consent to the disclosure;
- if obtaining your consent is not practical and The MAC considers that the disclosure is for your benefit and that you would have consented to the disclosure; or
- where The MAC has taken reasonable steps to ensure that the information which it has disclosed will not be held, used or disclosed by the recipient of the information inconsistently with the National Privacy Principles.

THE MAC WEBSITES

The MAC may from time to time use one or more text files called a "cookie" to track browsing patterns of the users of its websites. Cookies contain information that allow our computers to identify your computer. The MAC may place a cookie in the browser files of your computer.

You can refuse cookies by turning them off in your browser. If you have set your browser to warn you before accepting cookies, you should receive a warning message with each cookie.

In general, you do not need to have cookies turned on to use The MAC websites. However, to use some specialist functions you may need cookies turned on.

By using information contained in cookies, The MAC may provide users of the computer containing the cookie with information The MAC considers may be of interest.

HOW YOU CAN CONTACT US

If you think your privacy has been interfered with due to a breach of our obligations in relation to your privacy, then you can complain directly to our Privacy Officer. If you are not satisfied with our response, we will advise you of your options before further proceeding with your complaint.

At your request we will provide you with any additional information that may be available about the way The MAC manages the personal information it holds. If you wish to know more about the way we manage personal information please contact our Privacy Officer in the following ways:

- you can write to our Privacy Officer at PO Box 191, Brighton-Le-Sands, NSW 2216;
- you can email our Privacy Officer at privacy@themac.com.au; or
- you can call our Privacy Officer on (02) 8346 9223.

For further information about privacy issues in Australia and protecting your privacy, visit the Federal Privacy Commissioner's website at <http://www.privacy.gov.au>.

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