

PRIVACY POLICY

MOSS CAPITAL GROUP

Privacy Policy

The following statement explains the Moss Capital Group's policy relating to the collection, storage and use of personal information. This policy is applicable to Moss Capital Pty Limited and its wholly owned entities ("Moss Capital Group").

The purpose of this policy is to assure anyone who does business with the Moss Capital Group that Moss Capital Group will comply with both the letter and spirit of the Privacy Act 1988.

Compliance with Privacy Legislation

Moss Capital complies with the National Privacy Principles contained in the Privacy Act 1988. Details of the Group entity can be found on Moss Capital's website at <http://www.mosscapital.com.au>.

Collection of Personal Information

Personal information is defined as information or an opinion that can identify a person. The type of personal information that Moss Capital collects from its customers will depend upon what dealings customers may have with Moss Capital. The type of information we may collect and hold includes information about:

- Investors in our investment vehicles (for example, when establishing accounts and to meet any legislative requirements such as Anti Money Laundering)
- Tenants (for example, when entering into a lease with Moss Capital)
- Suppliers (for example, when establishing records and systems to enable payment for goods)
- Employees (for example, for the purposes of employment)
- Contractors (for example, when establishing records and systems to enable payment for services)
- joint venture partners and other people who provide or who we provide goods and services to

Use and Disclosure of Personal Information

Moss Capital operates a number of businesses, which handle personal information. Moss Capital's policy is only to use or disclose personal information for the purpose which was either specified or reasonably apparent at the time when the information was collected. Moss Capital may also use or disclose the information collected for any other related purpose for which a customer would reasonably expect it to be used. If Moss Capital wishes to use or disclose the personal information in other circumstances it would obtain the customer's consent to do so.

Security of personal information

Moss Capital will take reasonable steps to protect personal information that it collects and reasonable steps to ensure that the information is accurate and up-to-date. Customer information is

held on secure servers or in storage located in controlled environments. Moss Capital Group employees are required to maintain the confidentiality of any personal information held.

Sharing information with other organisations

Moss Capital does not sell personal information to companies outside the Moss Capital Group. The circumstances in which external organisations may be given access to Moss Capital's customer personal information include, but are not limited to:

- when Moss Capital's contractors and service providers are assisting Moss Capital in the operation of its business or to provide a customer service (for example, a company which helps maintain Moss Capital's computer systems or sends out Moss Capital's mail);
- to third party lenders and our insurers;
- to the Australian Securities Exchange, the Australian Securities and Investments Commission, AUSTRAC and to other government agencies as agreed to or required by law;
- to anyone authorised by a provider of personal information;
- if Moss Capital is subpoenaed to provide the information.

Marketing

Moss Capital may send advertising mail to its customers where the advertising mail is related to the purpose for which the information was collected. If the customer no longer wishes to receive promotional information from Moss Capital, the customer should advise the Moss Capital Privacy Officer. Normally Moss Capital's records would be amended within 30 days.

Cookies

A cookie is a small data file that may be placed on the computer of a web user (usually in the browser software folder) the first time a computer visits a web site which operates cookies. Cookies are necessary to facilitate on-line transactions and ensure security. If customers do not wish to receive any cookies they should set their browser to refuse cookies. Moss Capital does not use cookies to keep personal profiles of its customers' use of the Moss Capital Group website at <http://www.mosscapital.com.au>

Access to Personal Information

Customers are welcome to request details regarding what personal information Moss Capital may hold about them. To obtain the information, please contact the Moss Capital Privacy Officer. Moss Capital may require personal identification.

Changing Information

If the customer wishes to update personal information that may be inaccurate or out-of-date, they may write to the Moss Capital Privacy Officer.

Changes in the Future

Moss Capital Group reserves the right to change this Privacy Policy at any time. Moss Capital will notify any changes by posting an updated version of the policy on the Moss Capital website at <http://www.mosscapital.com.au>

Additional Information on Privacy

For further information about privacy issues and the protection of privacy, visit the Australian Federal Privacy Commissioner's website at <http://www.privacy.gov.au>

You can contact the Moss Capital Privacy Officer as follows:

Ph: (02) 9239 8400 Fax: (02) 9239 8411

Email: privacy@mosscapital.com.au

'Moss Capital Privacy Officer'

Level 26, 135 King Street

Sydney, NSW 2000