

Harwood Nominees Pty Limited
ABN 70 001 216 208 AFSL 240614,

As Trustee for the Harwood Superannuation Fund
ABN 46 182 687 345 SFN 111 024

HARWOOD NOMINEES PTY LTD (“HARWOOD”)
as Trustee for the
HARWOOD SUPERANNUATION FUND (“FUND”)

PRIVACY COMPLAINTS RESOLUTION

PROCEDURES

(adopted 23 June 2006)
(updated 2 March 2007)
(updated 4 May 2007)
(updated Holcim references 27 January 2010)

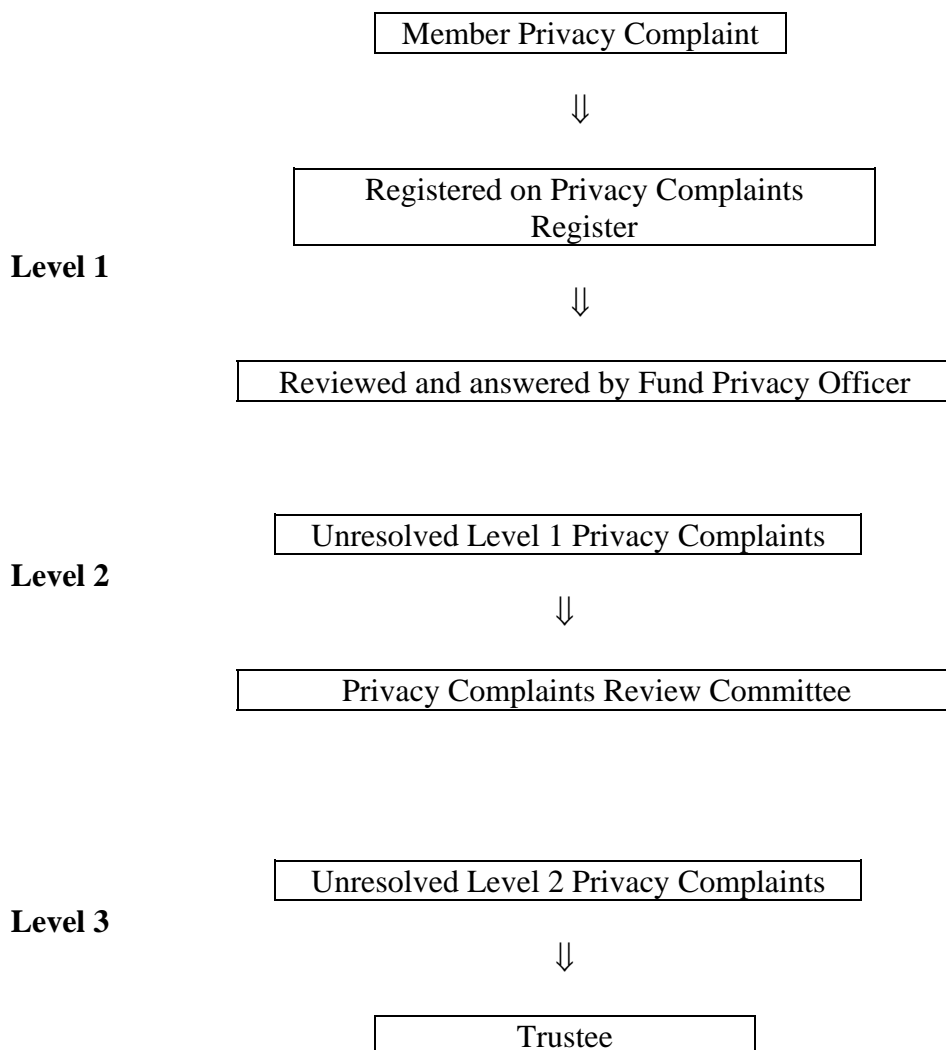
OVERVIEW

The Privacy Amendment (Private Sector) Act 2000 came into effect on 21 December 2001. It is a requirement of the privacy legislation that superannuation funds provide a formal complaint mechanism for members.

This document sets out the Harwood Superannuation Fund Privacy Complaints Resolution Procedures.

STRUCTURE

The Harwood Superannuation Fund Privacy Complaints Resolution Procedures will consist of a three tiered structure as follows:



Level 1

The Harwood Superannuation Fund has two plans “CSR Super” (for employees of CSR) and “Holcim Super” (for employees of Holcim (Australia) Pty Ltd), an Allocated Pension division and a MonierPGH Division. There is an Inquiry Line attended on a rostered basis by Customer Services staff on working days between the hours of 8.30 am and 5.30 pm (Sydney time). All staff attending the Inquiry Line have sufficient experience and knowledge to answer basic member privacy related complaints. The Inquiry Line numbers are:

- (02) 9235 8533 (CSR Super);
- (02) 9235 8566 (Holcim Super); and
- (02) 9235 8533 (MonierPGH Super)

All privacy related complaints received on the Inquiry Line are referred to the Privacy Officer. All complaints are recorded and formally acknowledged. The Privacy Officer will review the complaints register at least weekly to ensure that all complaints have been resolved. He or she will also determine which complaints require further action by either himself or herself, or another senior Harwood Superannuation Fund staff member.

Any privacy related complaints which remain unresolved at Level 1 are automatically forwarded to Level 2.

Level 2

The Privacy Officer has responsibility to ensure that any unresolved privacy related complaints are referred to the Privacy Complaints Review Committee.

This committee comprises the Chief Executive Officer/Fund Secretary (Chair) and the Privacy Officer. The Compliance Officer is the committee secretary. This committee will meet as often as necessary, but at least quarterly, to review any unresolved Level 1 complaints.

Any decisions made by this committee will be advised to the member in writing by the Privacy Officer. Any privacy related complaints which remain unresolved at Level 2 will automatically be referred to Level 3.

Level 3

The business of trustee meetings includes the consideration of any privacy related complaints not resolved at Level 1 or Level 2, together with (on a quarterly basis), a report on privacy related inquiries and complaints resolved at Level 1 or Level 2.

Any decision made by the trustee concerning a privacy related complaint will be advised in writing to the member by the Privacy Officer.

CONTACT DETAILS

The Privacy Officer may be contacted by:

Writing to: Privacy Officer
Harwood Superannuation Fund
PO Box 155
NORTH RYDE NSW 2113

Phoning: (02) 9235 8533
Faxing to: (02) 8362 9027

CONCLUSION

These procedures are in place to ensure a timely and satisfactory response to any privacy related member complaints that may arise. Whilst there is no legislated time frame for dealing with privacy related complaints, it is intended that complaints must be considered and properly dealt with within a 90-day period.

Should a member remain dissatisfied at the conclusion of the above procedures, he or she may refer their complaint to the Privacy Commissioner.

(adopted by resolution of Harwood board on 23 June 2006)
(updated version approved by Harwood board on 2 March 2007)
(updated version approved by Harwood Board on 4 May 2007)