

privacy statement

Issued by AvSuper Pty Ltd (ABN 46 050 431 797, AFS Licence No. 239078) as Trustee of the AvSuper Fund (ABN 84 421 446 069) for members and potential members of AvSuper.

Your privacy is important to us

- AvSuper is responsible for the operation of your superannuation Fund.
- We abide by privacy law; in particular, the National Privacy Principles as prescribed in the Privacy Act 1988.
- We need to collect personal information from you for the purpose of administering and disbursing your superannuation benefit, including insured benefits. These benefits are described in your *Member Booklet* or *Product Disclosure Statement*.
- We also collect personal information from you to enable us to ensure we are providing the best services possible to Fund members, which includes conducting member research.
- If this personal information is not provided we cannot look after your interests as a Fund member. Also, you may be required to pay more tax on your superannuation than would otherwise be the case.
- We do not disclose your personal information to third parties other than those organisations providing administration or other services to AvSuper, who require the information to assist us in looking after your interests as a Fund member, or if required to do so by law.
- You can gain access to the personal information we collect and hold by accessing your record through the AvSuper website (www.avsuper.com.au) using your member number and the unique PIN supplied only to you or by contacting:

The Privacy Officer
GPO Box 367, Canberra ACT 2601

Telephone – (02) 6268 4336 or
Toll free 1800 805 088
Facsimile – (02) 6268 4469
E-mail – avsinfo@avsuper.com.au

Please read the statement overleaf.



Protecting members' privacy

AvSuper Pty Ltd as trustee of AvSuper (the Fund) is bound by the "National Privacy Principles" as prescribed in the Privacy Act 1988, which sets out the minimum standards for privacy protection, specifically in relation to how organisations in the private sector collect, use, secure and disclose personal information. A copy of the Principles is available from AvSuper (see contact details on the previous page).

Purpose of collection of personal information

As trustee, AvSuper collects personal information directly from members and their employers. This information is collected for the purposes of:

- establishing new employees as members of the Fund;
- administering and investing members' superannuation benefits in the Fund;
- processing, administering and maintaining applications and claims for insured benefits;
- providing information to members about the Fund;
- calculating, paying and/or transferring members' superannuation benefits;
- conducting member research to enable the Trustee to serve members well; and
- compliance with laws and regulation standards.

The provision of incomplete or inaccurate information may:

- delay processing or payment of members' superannuation benefits;
- affect members' eligibility for insured death and disablement cover;
- delay processing of members' death or disablement claims;
- result in members having to pay more tax than would otherwise apply;
- prevent AvSuper from being able to contact members.

In addition, it would be difficult for employers to meet their obligations under the superannuation guarantee legislation if inaccurate or incomplete information was provided to AvSuper.

Verification of identity

As a result of the Federal Government's new anti-money laundering and counter terrorism financing laws, you may be required to provide information to us, including information that verifies your identity, before you can withdraw your benefit from the Fund or commence an income stream.

Personal information collected and held by AvSuper

The information collected and held by AvSuper comprises personal details such as name, address and date of birth; nominated beneficiaries; membership and contribution history; salary details; benefit payment details such as options selected and financial institution details. 'Sensitive' information such as health records will also be collected if a member has applied for or claimed insurance cover. In all cases, this type of sensitive information is not collected or disclosed by AvSuper without the express consent of the member.

Disclosure of personal information to third parties

Members' personal information is kept confidential but may be disclosed by AvSuper to third parties such as external service providers, who are contracted for the purpose of administering members' benefits and assisting AvSuper to look after members' interests. These include the administrator, the actuary, the insurer, medical consultants, research consultants, the legal adviser and the auditor AND where expressly authorised or required by law, for example to the Australian Taxation Office, the Australian Transaction Reports and Analysis Centre, the Superannuation Complaints Tribunal and other government bodies and regulators.

Storage security of members' personal information

Members' personal information is protected from misuse and loss, and from unauthorised access,

modification or disclosure. Only AvSuper and authorised users can access members' personal information for authorised purposes. Personal information is stored in hard copy documents, as electronic data or in secure software or systems.

Access by members to personal information

Members can gain access to some personal information held by AvSuper by accessing their records through the website (www.avsuper.com.au) using their member number and unique PIN supplied to verify right of access. Members may also request access to personal information by contacting AvSuper. All requests for access should be directed in writing to the Privacy Officer and should identify the type of information required. Requests will be acknowledged within five working days and access granted if applicable within 30 days. There is no charge levied for requests for access to members' personal information.

Resolving member complaints about privacy

If members are concerned that a breach of the Privacy Act 1988 has occurred with respect to their personal information, they should contact the Privacy Officer. The matter will be referred to the AvSuper Board Complaints Committee in the first instance and forwarded to the full Board if necessary and appropriate. If a member remains dissatisfied, they can refer the matter to the Privacy Commissioner for resolution.