

# AvSuper Privacy Policy

January 2020



## Background

The AvSuper Pty Ltd (Trustee) is bound by the Australian Privacy Principles in the Privacy Act 198 (Cth).

The Trustee understands the importance of, and is committed to, protecting members' personal information. This Privacy Policy explains how the Trustee manages your personal information, including our obligations and your rights in relation to the Trustee's handling of your personal information.

**Disclaimer:**

This Policy document has been issued by AvSuper Pty Ltd (ABN 46 050 431 797, AFSL 239078), the Trustee of the AvSuper Fund (ABN 84 421 446 069). AvSuper reserves the right to vary or amend any existing policies and procedures or introduce new ones at any time by written notice from the Trustee and the changes so notified will then have the same force and effect as if detailed in this policy. Where third party services are referred to, the Trustee has no responsibility for their products, services, views or actions and accepts no liability for the outcomes of your interactions with those third parties.





## 1. Personal Information

### The kind of personal information the Trustee may collect

'Personal information' is information or opinion about an identified individual, or an individual who is reasonably identifiable.

The Trustee collects and holds personal information that is reasonably necessary for, or directly related to, one or more of its functions or activities as the Trustee of a regulated superannuation fund. This information may include the following information about you:

1. your name and date of birth
2. contact details including residential address
3. employment details, employment history and salary information
4. tax file number
5. information about insurance within superannuation
6. your super contributions history
7. nominated beneficiary details
8. claims history

'Sensitive information' is information or opinion about an individual which is:

- personal information which is also information or an opinion about your racial or ethnic origins, political opinions, political association membership, religious belief or affiliations, philosophical beliefs, professional or trade association membership, trade union membership, sexual orientation or practices, or criminal record; or
- health, genetic or biometric information about you.

The Trustee will only collect sensitive information (including health information) about you with your consent, except where we are required or permitted by law to collect sensitive information without your consent.

### 1.1 Collection And Use Of Personal Information

*Why we need your personal information – purpose*

The Trustee collects and uses personal information about you in order to accept you as a member or beneficiary of the Fund and to provide you or your beneficiaries with services and benefits as an AvSuper member. We may collect and use health information about you to provide services, including insurance cover.

You have the right to refuse to provide us with personal information. However, if you refuse, we may be unable to admit you as an AvSuper member or provide you with all member services and benefits. There may also be other consequences, for example, if you do not provide us with your Tax File Number, we are unable to accept any personal after-tax contributions and may have to deduct additional tax from your employer contributions.

### Method of collection

The Trustee only collects personal information by lawful and fair means. We generally collect personal information directly from you, although if you are a Corporate member we may also collect information from your employer. The Fund's insurer or the Trustee may also collect personal information, including health information, about you from third parties, such as doctors or other relevant persons, to assess and process claims, including insured claims.

### How we hold the information

The Trustee's Administrator holds most of your personal information, including some health information about you from third parties such as our insurer. The insurer however will hold most of the health information about you, such as reports from doctors or other relevant persons, to assess and process insurance claims. Access to health information in certain circumstances may be provided by the insurer directly to you.

### Relevant laws

We are subject to a variety of laws, including the Superannuation Industry (Supervision) Act 1993 (Cth), the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and regulations made under those Acts, which may require us to collect, hold and use information to personally identify you.

### Unsolicited information

If we receive personal information about you that we have not requested, and if we determine that we could not have lawfully collected that information under privacy laws if we had requested it, we will destroy or de-identify it as soon as practicable.

### 1.2 Disclosure

Generally, we only disclose your personal information for the following purposes:

- a purpose set out in this Privacy Policy
- a purpose you would reasonably expect
- a purpose required or permitted by law
- a purpose otherwise disclosed to you to which you have consented.

We disclose your personal information to our Administrator so that it can administer your AvSuper membership. The Administrator may disclose your personal information to its external service providers.

We or the Administrator may disclose your personal information to the Fund's insurer so that we can provide insured cover.

We may also disclose your personal information to other organisations, for example, to:

- your employer
- other superannuation trustees (only when you move money between funds)
- services providers, such as accountants, actuaries, investment managers, auditors, lawyers, mailing houses, personal advice software providers and research consultants
- government or regulatory authorities, where required or permitted by law.

We take all reasonable steps to ensure that these organisations are bound by confidentiality and privacy obligations in relation to protecting your personal information. Currently, none of your personal data is stored or transferred out of Australia. If this were to change, the Trustee would closely monitor the arrangements to protect the confidentiality of your personal information.

### 1.3 Access

You may request access to the personal information that we hold about you by phoning or emailing us (see the back of this document).

We will deal with your request for such access within a reasonable time. If we refuse access, we will provide you with a written notice which sets out the reasons for the refusal and the relevant provisions of the Privacy Act that we rely on to refuse access.

We may recover reasonable costs for a request for access to personal information.

### 1.4 Accuracy

We take reasonable steps to make sure that the personal information we collect, use or disclose is accurate, up to date and complete. If the personal information we use or disclose is inaccurate, out-of-date, incomplete, irrelevant or misleading, we will take reasonable steps to correct that information.

You may request that we correct your personal information by contacting us (our contact details are on the Policy's cover). We will take reasonable steps to correct the information to ensure that it is accurate,

up-to-date, complete, relevant and not misleading.

We will deal with your request to correct your personal information within a reasonable time. If we do not agree with your requested changes, we are not obliged to alter your personal information. However, if we refuse to correct any personal information as requested by you, we will give you a written notice which sets out the reasons for our refusal.

### 1.5 Security

The Administrator holds your personal information in paper-based and electronic files. We require the Administrator to take reasonable steps to ensure that your personal information kept in our files is protected from:

- misuse
- interference
- loss
- unauthorised access, modification or disclosure

This means that, the Administrator maintains various security systems on its premises. It also maintains secure electronic network systems and assigns appropriate password coding to specific staff to access your personal information.

Where we no longer require your personal information (including when we are no longer required by law to keep records relating to you), we will ensure that it is destroyed or de-identified.

## 2. Website

AvSuper provides you with the ability to log onto AvSuper's website to access or modify your personal information. You also have the ability to email us at [avsinfo@avsuper.com.au](mailto:avsinfo@avsuper.com.au) to update your personal information. If you have any questions or concerns about transmitting your personal information via the internet, there are other ways for you to provide us with your personal information so please contact us.

### Visiting our website

When you access the public page of our website at [www.avsuper.com.au](http://www.avsuper.com.au) (that is when you are not logging on to your personal information), we may collect information about your visit such as:

- the time and date of the visit
- any information or documentation that you downloaded
- your browser type
- your server address

Generally, we will collect the above information for quantitative purposes and we will not attribute your website visit to you personally. We collect this information because it assists us to provide you with helpful and relevant information and to ensure that our tools are useful to you.

Our website also includes a calculator, which may require you to enter your personal details. Your information may be stored temporarily on the calculator on our network. It cannot be viewed by other members.

We also have a facility called AvChat which is an instant messaging system you can use to 'chat' with our Member Services Team. Through AvChat, we may collect personal information from you and generally transcripts of all conversations are recorded.

### 2.1 Cookies

A 'cookie' is a small text file which is placed on your internet browser and which we access each time you visit our website. When you visit the secured pages of our website (that is when you log in to access your personal data) we use cookies for security and personalisation purposes. When you visit the public pages of our website we use cookies to obtain unidentified information about how our website is being used.

### 2.2 Email

When we receive emails, we will retain the content of the email and our response to you where we consider it necessary to do so. Your email address will only be used or disclosed (for example to our Administrator or insurer) for the purpose for which was provided. It will not be added to any mailing lists or used for any other purpose without your consent. For the purposes of assisting and reminding you about important updates about your membership we will from time to time email you where you have provided us your email address.

### 2.3 Security

We will make reasonable efforts to ensure that the most up-to-date security measures are used on our website to protect your personal information. Any data containing personal information which we transmit via the internet is encrypted.

We cannot however guarantee the security of any information transmitted via the internet, especially if you do not have the appropriate firewalls on your own computer.





## 2.4 Links To Other Websites

Our website contains links to third party websites. We advise that the terms of the Privacy Policy do not apply to external websites. If you wish to find out how any third parties handle your personal information, you will need to obtain a copy of their privacy policy.

## 2.5 Marketing

We may use your personal information, including contact details, to provide you with information about products and services, including those of third parties, which we consider may be of interest to you. We may use this while you are an AvSuper member, even if you are on the Do Not Call Register.

We may also provide your details to other organisations for specific marketing purposes.

You may opt out at any time if you no longer wish to receive marketing information. In order to do so, you will need to request that we no longer send marketing materials to you or disclose your information to other organisations for marketing purposes. You

may make this request by using the contact details provided on the cover of this Policy or by using the 'unsubscribe' details in our emails.

You should be aware that when you unsubscribe you may miss important updates that we provide which may be relevant to your membership.

The following updates from our website are not considered marketing information:

- Regular investment updates
- Email updates such as when laws change
- Email reminders about your AvSuper membership such as nearing contribution limits
- AvSuper quarterly updates
- Insurance updates
- Member surveys
- Seminar information

## 3. Questions and Complaints

If you have any questions, concerns or complaints about this Privacy Policy, or our use of your personal information, please contact our Privacy Officer using the contact details provided at the back cover of the Policy. You can also contact the Privacy Officer if you believe that the privacy of your personal information has been compromised or is not adequately protected.

Once a complaint has been lodged, the Privacy Officer will respond to you as soon as possible.

If you are not satisfied with our response you may lodge a complaint with the Office of the Australian Information Commission by telephone 1300 363 992 or email [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

### 3.1 Changes To The Policy

We may make changes to this Privacy Policy from time to time, without notice to you. An up-to-date copy of our Privacy Policy is available on our website.



### Contact Us

**Phone:** 1300 128 751 or 02 6109 6888  
**Fax:** 02 6100 2779  
**Post:** AvSuper, PO Box 223,  
 Civic Square, ACT 2608  
**Email:** [avsinfo@avsuper.com.au](mailto:avsinfo@avsuper.com.au)



[www.avsuper.com.au](http://www.avsuper.com.au)