



**FIRST STATE SUPER**

FSS Trustee Corporation  
ABN 11 118 202 672 AFSL 293340

**First State Super  
Privacy Policy  
November 2011**



Your super your future



## **Privacy Policy** **November 2011**

### **First State Super respects your privacy**

FSS Trustee Corporation is the trustee of the First State Superannuation Scheme (First State Super), incorporating the First State Super and Health Super divisions. First State Super respects the privacy of members.

Protecting your personal information has always been important to First State Super. We take our obligations under the *Privacy Act 1988 (Cth)* and the *Health Records and Information Privacy Act 2002* very seriously. These Acts require us to handle your personal and health information in accordance with the *National Privacy Principles (NPPs)* and the *Health Privacy Principles (HPPs)*.

References to First State Super throughout this document include

- the administrator of First State Super, Superannuation Administration Corporation ABN 80 976 223 967, AFSL 245591 (trading as Pillar Administration); and
- the administrator of the Health Super division, Health Super Pty Limited ABN 97 084 162 489, AFSL 246492,

which collect and use your personal and health information when administering your account on behalf of First State Super.

### **Purpose of this policy**

This Privacy Policy sets out the nature of the personal information held by First State Super, and how First State Super collects, holds, uses and discloses that information.

### **Why we collect your personal information**

First State Super collects information that is necessary to administer the Fund. This includes processing transactions, managing your membership account and keeping you up to date with the Fund's activities.

### **What is personal information?**

In general terms, personal information is information or an opinion (including information or an opinion forming part of a database) about an individual whose identity is apparent or can reasonably be ascertained from the information or opinion.

Some personal information is further classified as '*sensitive information*'. Under the above mentioned Acts, sensitive information is personal information or an opinion about an individual's ethnic or racial origin, political opinions, membership of political association, religious beliefs or affiliations, philosophical beliefs, trade union membership, professional or trade association membership, sexual preferences or practices or criminal record. It also includes health information about an individual.

Health information is information or an opinion about:

- the physical or mental health or disability of an individual; or
- an individual's express wishes about the future provision of health services to him or her; or
- a health service provided, or to be provided, to an individual.



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## **What information does First State Super hold about you?**

To administer your account, it is necessary for First State Super to record your name, date of birth, address, contact information, tax file number, contribution history, benefit estimates, salary information, investment option (if relevant) and other details that will assist in managing your account as efficiently as possible.

Health information is obtained during the assessment of an application for insurance cover or to extend or vary cover that is in place, or for the assessment of your entitlement to an insurance benefit.

We also collect personal information when you use the First State Super website to ask questions or seek information online.

## **How we collect the information**

First State Super collects your personal information when you join First State Super or when you transfer in from another superannuation fund. Most of your personal information is collected directly from you or your employer when you or your employer complete and send us forms or through your contact with our Customer Service team. First State Super also collects personal information such as your name and email address when you use the First State Super website to subscribe to newsletters, register for seminars and use the online form to lodge a complaint. Your personal information may also be provided to us by lawyers or courts.

In some cases, it might be necessary for us, or our insurers, to collect health information about you from your doctors or entities such as hospitals or other relevant persons.

If you choose not to provide the information, it may mean that we are not able to provide important services to you, including the determination of eligibility for a benefit or the payment of a benefit.

## **How we use your personal information**

First State Super collects and uses your personal information to:

- maintain your membership account and records;
- collect contributions;
- determine your eligibility for a benefit;
- determine your entitlement to an insurance benefit;
- administer your investment choice;
- trace different superannuation accounts in your name and if necessary use your TFN to match your accounts in the Fund;
- process your benefit payments;
- provide you information about your membership in the Fund;
- provide you with financial planning advice you may request from our financial planning service;
- provide you promotional information and services about the Fund; and
- comply with applicable laws.

## **Relevance and accuracy of information**

First State Super only collects information that is relevant to your membership of First State Super. Before we use the information, we endeavor to ensure it is accurate and up-to-date.



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You have the opportunity to update your information by advising us of changes to your personal details, such as your address, telephone number and email address. You should also notify us if you notice any incorrect allocation or omission in your annual Member Benefit statement e.g. incorrect contributions. This helps us ensure our records are up-to-date and your benefit entitlements are accurately recorded.

## **Retention and security**

First State Super holds your information securely. Member information is protected from unauthorized access through the use of secure systems, user log ons and passwords. When we disclose your information to a third party who is providing services to First State Super, we require the third party to protect your information as confidential and in accordance with privacy laws.

Members play an important role in the security of their information by keeping their user log ons and passwords to their online accounts confidential.

## **Your rights to access and alter your information**

You have rights under the NPPs to access and correct information we hold about you. This includes personal details such as addresses, telephone numbers and name change. If you find an error in the information held about you, or you think certain information is missing, you can notify us and we will make appropriate amendments to your information. You are encouraged to advise any personal detail changes as they occur.

To find out more, you should contact Customer Service on 1300 650 873 or write to the First State Super Privacy Officer at:

First State Super Privacy Officer  
P.O. Box 1229  
Wollongong NSW 2500.

## **We may send your personal information to other parties**

First State Super discloses your personal information for purposes directly related to the purposes for which it was collected or where you have consented to its disclosure or where required by law. The only exception to this general rule is in relation to disclosure under *Family Law* as described below. The third parties to whom we disclose your personal information include the administrators, insurers, Ausfund, legal advisers, mail houses, financial planning services providers and other contractors.

Where required by law, First State Super may also disclose your personal information to other government agencies such as the Australian Tax Office (ATO), Centrelink and the Department of Veteran Affairs. In some cases, disclosure may involve routine reporting, such as contribution information to the ATO and in other cases, disclosure may be at the request of a particular government agency or may be authorized by law.

We, or our insurers, sometimes need the assistance of a third party to determine your claim for a disability benefit, for example, medical practitioners, legal advisers or investigators, and may therefore need to disclose health information to these persons.

We may also disclose your personal information to other superannuation funds, for example, when you rollover a benefit or when we transfer your account to an eligible rollover fund.



## **Disclosure under Family Law**

The Trustee is required, if requested, to provide certain information about your interest in First State Super to:

- (a) your spouse; or
- (b) a person who intends to enter into an arrangement (like a pre-nuptial agreement) with you about splitting your superannuation interests in the event of a marriage break down.

The Trustee is obliged to comply with such a request and release the information prescribed under the Family Law Act and Regulations without informing you.

## **Disclosure of sensitive information**

First State Super and its insurers may collect and/or disclose sensitive information, including health information and sexual preference to insurers and potential beneficiaries. This may be relevant to insurance applications or claims, and in determining a member's dependants when considering the person or persons to whom a death benefit is payable.

## **How we identify you**

First State Super issues members with a unique superannuation membership number to enable us to more efficiently carry out our administration function. Such a number helps distinguish you from another member who may have the same name.

## **Can you be anonymous?**

It is not practical for First State Super to deal with a member's personal or sensitive information anonymously.

## **Privacy and the internet**

First State Super has several websites, including [www.firststatesuper.com.au](http://www.firststatesuper.com.au), [www.fssf.com.au](http://www.fssf.com.au) and [www.womenandsuper.com.au](http://www.womenandsuper.com.au).

The information provided in this policy covers all of these websites.

## **Generic information**

When you visit an unsecured area of our website (where you are not required to log on), the only information recorded is technical information such as the time, date, your domain, referring URL, your browser software and the pages that you visit. This traffic data is used to analyse trends and statistics and to improve the structure and performance of the site. We do not record information that allows us to identify you unless you register for email newsletters or subscribe to topic alerts. In these cases, your name and email address are held in the email management system database.

The online Complaints registration form, seminar registrations and Contact us email also enable us to collect your personal information including names and email addresses. This information is used to manage enquiries, complaints and seminar bookings. The information provided on these sections of the website is encrypted and sent as an email to First State Super.

Interactive services on the First State Super websites such as contribution calculators, insurance calculators, income stream calculators, polls, etc may require you to enter personal information. We do not retain this information and it is not viewed by First State Super.



## ***IP address***

When you visit our website, the server logs your server's IP address. We use your IP address to help diagnose problems with our server and to administer our site. We use your IP address to gather broad demographic information and not in any way to uniquely identify users.

## ***Cookies***

"Cookies" can be used to provide you with tailored information from a website. A cookie is an element of data that a website can send to your browser, which may then be stored on your system. Some pages on the First State Super website use cookies so that we may better serve you when you revisit the site. This will enable you to take full advantage of the services that the site offers.

Cookies alone do not identify users personally, they only identify machines. Most internet browsers are pre-set to accept cookies. If you prefer not to accept cookies, you can adjust your browser to refuse cookies or to warn you when cookies are in use.

## ***Links to third party sites***

First State Super's website provides links to a number of websites operated by third parties. These linked websites are not under our control and we take no responsibility for the content or privacy practices of any linked site or any link or linking program at any time. We encourage you to read the privacy statements of these linked sites as their privacy policies may differ from ours.

## ***Correspondence***

First State Super will preserve the content of all correspondence, including any email that you send us. When you register for seminars or use the online complaints registration form, the information that you provide is sent to First State Super as an email. If you make an enquiry or complaint by email your privacy rights are the same as they would be with all written correspondence. We may monitor your email message content for security issues, including where we suspect email abuse. We may monitor our response to you for quality assurance purposes.

If you provide us with your email address, we may use it to send our regular communications such as updates and newsletters that will enhance our relationship with you. If you do not wish to receive such information, please call Customer Service on 1300 650 873.

## ***Enquiries and complaints***

If you have any questions about privacy at First State Super, or would like to enquire or complain about a breach of your privacy, please contact:

First State Super Privacy Officer  
PO Box 1229  
Wollongong NSW 2500

If you are not satisfied with the resolution of your complaint by First State Super, you can contact the Privacy Commissioner by telephone on 1300 363 992 or by email at [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au).



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**More information**

If you need more information, please contact us in one of the following ways:

***Customer Service***

Phone : 1300 650 873

8.30 am to 5.30 pm (AEST) Monday to Friday

for the cost of a local call (unless calling from a mobile or pay phone)

***Postal address***

PO Box 1229

Wollongong NSW 2500

***Fax***

1300 722 072

***Email***

[enquiries@firststatesuper.com.au](mailto:enquiries@firststatesuper.com.au)

***Website***

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

*Prepared by FSS Trustee Corporation ABN 11 118 202 672, AFSL 293340, the trustee of First State Superannuation Scheme ABN 53 226 460 365, SPIN FSS0100AU.*