



Privacy Policy

1 May 2006

First State Super respects your privacy

FSS Trustee Corporation the trustee of the First State Superannuation Scheme (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 *Commonwealth Privacy Act* very seriously. This Act requires us to handle your personal and health information in accordance with *National Privacy Principles (NPPs)*.

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) when it collects and uses your personal and health information on our behalf.

This document explains how First State Super satisfies the requirements of the NPPs and Health Guidelines.

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*'. This 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.





What information does First State Super hold about you?

First State Super collects information that is necessary to administer your fund membership. This includes 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, where necessary, in the assessment of an application for insurance cover or to extend or vary cover that is in place, or for payment of a disability 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 most of your personal information directly from you or your employer. This is usually done when you or your employer complete and send us forms or through your contact with our Customer Service. In some cases, it might be necessary for us, or our insurers, to seek your consent to collect health information about you from your doctors or other relevant persons.

We tell you why the information is being collected, how it may be disclosed, your access rights to that information and any law that requires the information to be collected and the main consequences if that information is not provided in *Your Member Guide Product Disclosure Statement*.

How we use your information

First State Super collects and uses your personal information to:

- maintain your membership account;
- collect contributions;
- determine your entitlement to a benefit;
- administer your investment choice;
- process your benefit payments; and
- comply with applicable laws.

Where we, or our insurers, collect your information on a form, the purpose of the collection is outlined in the form together with any intended recipients of the information and whether the information is required to be provided or not. 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.





Relevance and accuracy of information

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

You have the opportunity to update your information by advising us of changes to your personal details, such as your address. This helps us ensure our records are up-to-date and we can keep you informed of your benefit entitlements.

Retention and security

First State Super holds your information securely and disposes of it, in due course, in an appropriate manner. We have procedures to reduce the risk of unauthorised access to your information from both internal and external sources. This includes you having to provide a password to access your member information online. When we disclose your information to a third party who is providing services to First State Super, we generally require the third party to protect your information as confidential information and in accordance with privacy laws.

Your rights to access and alter your information

You have rights under the NPPs to access and correct information we hold about you. To find out more you should contact Customer Service.

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.

We may send your personal information to other parties

First State Super discloses your personal information for a purpose directly related to the purpose for which it was collected or in circumstances where you are aware that such information is usually disclosed or where you have consented to its disclosure. The only exception to this general rule is in relation to disclosure under *Family Law* as described below. The third parties we are permitted to disclose your personal information include insurers, legal advisers, mail houses and other contractors.

Where authorised by law, First State Super may also disclose your personal information to other government agencies such as the Australian Taxation Office (ATO), Centrelink and the Department of Veterans 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 authorised at 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 we transfer your account to an eligible rollover fund.

Disclosure under Family Law

The Trustee is also 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 without informing you.

Disclosure of sensitive information

Apart from health information, the only sensitive information that the Trustee, or our insurers, is likely to need to collect or disclose about a member is their sexual preference. This may be relevant to determine a member's dependants when considering the person or persons to whom a death benefit is payable. It may also be relevant to insurance applications or claims.

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 might have the same name.

Can you be anonymous?

It is not usually practical for First State Super to deal with a member's sensitive information or health information anonymously except in extremely rare occasions.

Flows of information to foreign countries

First State Super would only transfer your health information to a foreign country when it is for your convenience. For example, if you have moved to a foreign country and make a claim for a disability benefit, First State Super may disclose your health information to a foreign service provider who may assist in the determination of your entitlement to the benefit. We would obtain your consent for the disclosure and the party to whom the information is being disclosed will be required to deal with your health information according to privacy laws.





Privacy and the internet

Generic information

When you visit an unsecured area of our website (where you are not required to log on) the only information recorded by us will be 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.

If you use our interactive services on the website such as requesting a benefit estimate or accessing your investment details, member details or your latest statement, you will need to enter personal information to use these interactive services. We generally do not retain any of this information, except when you want to save some information such as a benefit estimate so that you can retrieve it later. We will not view this stored information.

IP address

When you visit our website, the server logs your server's IP address (a number that is unique to the machine through which you are connected to the internet – usually one of your service provider's machines). 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

There is a technology called "cookies" that 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 our website use cookies so that we may better serve you when you return to 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 have no responsibilities or liabilities whatsoever for the content or privacy practices of any such 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. We provide links to you for convenience only and the inclusion of any link does not imply any endorsement of the linked website by us.





FIRST STATE SUPER

FSS Trustee Corporation
ACN 118 202 672 AFSL 293340

Email

We will preserve the content of any email that you send us. If you make an inquiry or complaint by email your privacy rights are the same as they would be with all written correspondence. In addition, 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 call Customer Service.

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

Website

www.firststatesuper.com.au

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