



VicSuper

Privacy brochure

Personal information
for employers

January 2014

VicSuper is required to provide you with this information about the way in which we collect, use and disclose personal information about our employers.

VicSuper Pty Ltd ABN 69 087 619 412 is the Trustee of VicSuper Fund ABN 85 977 964 496. The Trustee holds an Australian Financial Services Licence (AFSL 237333) and a RSE Licence.

Call VicSuper on **1300 366 216**

Bendigo Advice Centre
Blackburn Advice Centre
Geelong Advice Centre
Melbourne Advice Centre
Traralgon Advice Centre

vicsuper.com.au

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Personal information for employers

The *Privacy Act* 1988 (Cwlth) gives you more control over the way private organisations collect, use, disclose and store information about you as an individual. However, as the legislation only applies to the personal information of individuals, the obligations of the legislation may not apply to information we collect about you (eg if you, as an employer, are a company or partnership). Nonetheless, we will seek to use and maintain your information in a manner consistent with the approach outlined in this brochure.

VicSuper has always handled personal information with extreme care and diligence. To comply with the *Privacy Act* 1988 (Cwlth), we would like to advise you of the following details.

Collection Notice

VicSuper advises the following in regard to the collection of personal information:

- You can contact VicSuper on **1300 366 216**.
- You can gain access to your personal information held by VicSuper by contacting us on the above number.
- VicSuper collects personal information about you primarily to:
 - provide general or personal employer superannuation advice services to you
 - assist you to meet your employer superannuation obligations
 - assist you administer your employees' superannuation entitlements
 - provide information and advice to you about superannuation, retirement planning or VicSuper Fund features
 - enable VicSuper to undertake research on employers' views.
- In respect of the purposes listed above, the types of organisations to which VicSuper discloses personal information include:
 - VicSuper Fund's administration software provider
 - Regulators and other Commonwealth Government agencies
 - other superannuation funds, RSAs and rollover entities to facilitate the transfer of benefits on your employee's behalf
 - a person nominated by you in writing, including a professional adviser
 - printers and mail houses
 - service providers including, but not limited to, internationally-based providers of internet, data storage and data access services and systems which may be located in countries including US, UK, Canada and New Zealand.
 - research organisations.
- VicSuper is required to collect information to meet its obligations under relevant law, including the following legislation as amended from time to time and including any regulations made thereunder:
 - *Superannuation Industry (Supervision) Act* 1993 (Cwlth)
 - *Income Tax Assessment Acts* 1936 and 1997 (Cwlth)
 - *Superannuation (Unclaimed Money & Lost Members) Act* 1999 (Cwlth)
 - *Superannuation Contributions Tax (Assessment and Collection) Act* 1997 (Cwlth)
 - *Superannuation Guarantee (Administration) Act* 1992 (Cwlth)
 - *Corporations Act* 2001 (Cwlth)
 - *Family Law Act* 1975 (Cwlth)
 - *Superannuation (Government Co-contribution for Low Income Earners) Act* 2003 (Cwlth)
 - *Anti-Money Laundering and Counter-Terrorism Financing Act* 2006 (Cwlth).
- The main consequences of you not providing all or part of your personal information to VicSuper are:
 - VicSuper may be unable to provide you with general or personal employer superannuation advice
 - VicSuper may not be able to contact you
 - VicSuper may be unable to assist you to meet your employer superannuation obligations and to administer your employees' superannuation entitlements
 - VicSuper may not be able to provide appropriate information and advice to you about superannuation, retirement planning or VicSuper Fund features.

Privacy Policy Statement

VicSuper Pty Ltd, as Trustee of the VicSuper Fund ('the Fund') has an obligation to comply with all relevant State and Federal legislation with regard to the management and administration of the Fund.

This includes the *Privacy Act* 1988 (Cwlth), (the Act), which:

1. protects the privacy of personal information held by organisations in the private sector, and
2. regulates the appropriate collection, holding, use, correction, disclosure and transfer of personal information by private sector organisations.

The provisions of the Act apply to the Trustee of the Fund because it holds information about employers who use VicSuper's services. The Trustee will be bound by, and will ensure that it complies with, the Privacy Principles prescribed in the Act.

The information held by the Trustee may include an employer's contact details.

Personal information about you as an employer is held and used for the purposes of:

- providing general or personal superannuation advice services to you
- assisting you to meet your employer superannuation obligations
- assisting you to administer your employees' superannuation entitlements
- providing information and advice to you about superannuation, retirement planning and VicSuper Fund features, and
- enabling VicSuper to undertake research on employers' views.

Your employer details may be disclosed by the Trustee to third parties such as other superannuation funds, Retirement Savings Accounts and rollover entities, a person you have nominated in writing (including a professional adviser), auditors, actuaries, printers, mail houses, administration software providers (and website hosts), service providers including, but not limited to, internationally-based providers of internet, data storage and data access services and systems; which may be located in countries including US, UK, Canada, New Zealand and research organisations, or as expressly authorised by law.

Your employer details may also be disclosed to government agencies or external dispute resolution bodies such as the Australian Prudential Regulation Authority, Australian Securities & Investments Commission, Australian Taxation Office, the Office of the Australian Information Commissioner, Centrelink, Superannuation Complaints Tribunal, AUSTRAC and the Financial Ombudsman Service.

Otherwise, your employer information is kept confidential and is stored on the Fund's database.

As an employer or prospective employer you have certain rights including the right to access and correct your employer information, and to complain about any breaches of the Act.

The Trustee's Privacy Policy sets out how the Trustee intends to comply with the provisions of the Act and gives further details of the collection, holding, use and disclosure of employers' details.

The policy also explains the processes to be followed by you as an employer to access your employer details and to make a complaint about possible breaches of policy, and the options available to you if you are dissatisfied with the Trustee's internal review.

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Personal information for employers

If you wish to make a complaint about any breaches of the *Privacy Act* 1988 (Cwlth), please contact the Fund's Complaints Coordinator.

The contact details are:

Tel: 1300 366 216

Fax: 03 9667 9601

Address:

Complaints Coordinator

VicSuper Fund

GPO Box 89, Melbourne VIC 3001

Level 6, 90 Collins St,

Melbourne VIC 3000

If you feel that VicSuper, through the internal complaints procedure, has not adequately dealt with your privacy complaint, you may seek to contact the Office of the Australian Information Commissioner (OAIC).

The contact details are:

Tel: 1300 363 992

TTY: 1800 620 241

Fax: 02 9284 9666

Address:

Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 1042

Email: enquiries@oaic.gov.au

If you wish to make a request for access to your information or for further information concerning privacy, you should contact the Fund's Privacy Officer.

The contact details are:

Tel: 1300 366 216

Fax: 03 9667 9601

Address:

Privacy Officer

VicSuper Fund

GPO Box 89, Melbourne VIC 3001

Level 6, 90 Collins St, Melbourne VIC 3000

Generally, there is no charge to employers for the provision of employer information.

Your request for access will be acknowledged within 14 days and responded to within 28 days.

For more information, contact VicSuper's Member Centre on **1300 366 216** between 8.30am and 5pm, Monday to Friday.

VicSuper Pty Ltd ABN 69 087 619 412 ('VicSuper') is the Trustee of VicSuper Fund ABN 85 977 964 496. The Trustee holds an Australian Financial Services Licence (AFSL 237333) under the *Corporations Act* 2001 (Cwlth) and a RSE Licence under the *Superannuation Industry (Supervision) Act* 1993 (Cwlth). Under its AFSL, VicSuper is licensed to deal in, and provide financial product advice on superannuation products. At present, VicSuper representatives are limited to providing financial product advice on VicSuper products; ESSSuper - Revised, New, SERB and Transport Schemes; providing advice on whether a member should consolidate or roll over their superannuation holdings into VicSuper (excluding personal advice on self-managed superannuation funds); and general superannuation matters.



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