



Privacy

Sensitive information



This Privacy brochure outlines how sensitive member information is collected, used and disclosed by VicSuper. In certain situations VicSuper may be required to collect sensitive information from people who are not VicSuper members. This information is collected, handled and disclosed in the same careful and diligent manner in which sensitive information from VicSuper members is collected, handled and disclosed.

This Privacy brochure includes two parts - a **Collection Notice** and a **Privacy Policy**. The Collection Notice explains why VicSuper collects sensitive information and outlines possible consequences if this information is not provided to VicSuper. It also lists organisations to which VicSuper may disclose sensitive member information. The Privacy Policy explains how VicSuper is obligated to handle sensitive information and how further information about privacy can be obtained.

If you would like to request access to your sensitive information held by VicSuper, you can contact us on **1300 366 216**.

Collection Notice

VicSuper is required to obtain your consent before it collects any sensitive information (such as health or medical information) from members or prospective members. So that your consent will be informed, VicSuper advises the following:

- VicSuper Pty Ltd ("VicSuper") ABN 69 087 619 412 is the Trustee of the VicSuper Fund ABN 85 977 964 496. You can contact VicSuper on **1300 366 216**.
- You can gain access to your sensitive information held by VicSuper by contacting us on the above number. We reserve the right to postpone access while a claim is under consideration.
- VicSuper collects sensitive information about you primarily to:
 - assess eligibility for and arrange insurance cover
 - assess entitlement to and pay a death benefit to which your beneficiary/s or your estate may become entitled
 - assess entitlement to and pay a disability benefit (including any insured component) to which you may become entitled
 - provide appropriate information and advice about insurance features that may be relevant to you
 - provide information and advice to you about super, retirement planning or VicSuper Fund features.
- In respect of the purposes listed above, the types of organisations to which VicSuper usually discloses sensitive information include:
 - VicSuper Fund's Insurer and Underwriter
 - regulators and other Commonwealth Government agencies, such as Australian Financial Complaints Authority (AFCA)
 - professional advisers
 - medical practitioners and medico-legal consultants
 - 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.
- VicSuper is required to collect information to meet its obligations under relevant law, including the *Superannuation Industry (Supervision) Act 1993 & Regulations*.
- The main consequences of you not providing all or part of your sensitive information to VicSuper are:
 - VicSuper's Insurer may be unable to assess your eligibility for insurance
 - VicSuper and/or VicSuper's Insurer may be unable to assess whether you (or your beneficiary/s or estate) are entitled to a death or disability benefit (including any insured benefit)
 - processing of your death or disability claim may be delayed
 - VicSuper's Insurer may be unable to pay you any insured benefit to which you, your beneficiary/s or your estate may become entitled
 - VicSuper may be unable to correctly calculate any death benefit to which your beneficiary/s or your estate may become entitled
 - VicSuper may be unable to distribute a death benefit or pay a disability benefit to you
 - VicSuper may not be able to provide appropriate information and advice to you about super, retirement planning or VicSuper Fund features.

Privacy Policy

VicSuper, as trustee of the VicSuper Fund (the Fund) has an obligation to comply with all relevant State and Commonwealth legislation with regard to the management and administration of the Fund.

This includes the *Privacy Act 1988* (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 personal information about each member or prospective member of the Fund. VicSuper will be bound by, and will ensure that it complies with, the Privacy Principles prescribed in the Act.

The information held by VicSuper may include your personal particulars, tax file number, contact details, nominated beneficiaries, preferred rollover institutions, membership and contribution history, salary details, level of death and disability cover (if applicable) and surcharge debts.

This information is collected directly from the member or prospective member or the member's employer, including any associated company of the employer, which participates in the Fund, pursuant to the employee records exemption.

Personal information about members or prospective members is held and used for the purposes of establishing membership.

This includes:

- arranging any insurance cover (if applicable),
- assisting employers in meeting their super obligations,
- investment and administration of the members' super entitlements,
- the provision of information and advice about super, retirement planning or VicSuper Fund features to members and prospective members,

- paying and transferring super benefits including any insured component (if applicable), and
- enabling VicSuper to undertake research on members' views.

Sensitive information about members or prospective members, such as medical and health information, is held and used for the purposes of assessing eligibility for insurance cover (if applicable), the provision of information and advice about super retirement planning or VicSuper Fund features, and where a death or disability claim has been lodged with VicSuper. Sensitive information is not collected, used or disclosed without your express consent.

A collection notice with details about how sensitive information may be collected, used or disclosed will be provided when consent is requested.

A member's or prospective member's personal information may be disclosed by VicSuper to third parties such as the member's employer, an individual or organisation as required by the *Family Law Act 1975* other super funds, other product providers who administer products on VicSuper's behalf, RSAs and rollover entities, their beneficiaries or their representatives, a person nominated by them in writing, auditors, VicSuper's insurer (MetLife Insurance Limited), reinsurers (if applicable), actuaries, medical consultants, professional advisers, printers, mailhouses, 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 and New Zealand), and research organisations, or as expressly authorised by law.

It may also be disclosed to government agencies such as the Australian Prudential Regulation Authority, Australian Securities & Investments Commission, Australian Taxation Office, Australian Financial Complaints Authority (AFCA), AUSTRAC and Centrelink.

Otherwise, information is kept confidential and stored on the Fund's database and only disclosed to the member or prospective member.

If any personal information that VicSuper holds about you is subject to unauthorised access or disclosure, or is lost, VicSuper will notify you about the breach if you are likely to suffer serious harm as a result of the unauthorised access. VicSuper will also notify the Office of the Australian Information Commissioner (OAIC).

VicSuper's Privacy Policy sets out how VicSuper intends to comply with the provisions of the Act and gives further details of the collection, holding, use and disclosure of your personal information.

The policy also explains the processes to be followed for a member or prospective member to access their own personal information, to make a complaint about possible breaches of policy, and the options available to them if they are dissatisfied with VicSuper's internal review.

The Privacy Policy and the Collection Statement may change from time to time. The latest version will be available on our website.

If members or prospective members wish to make a complaint about any breaches of the Act they can contact the Fund's Complaints Coordinator.

The contact details are:

Tel: **1300 366 216**
Fax: **(03) 9667 9610**

Address:
Complaints Coordinator
VicSuper Fund
GPO Box 89
MELBOURNE VIC 3001

If a member or prospective member feels that VicSuper, through the internal complaints procedure, has not adequately dealt with their privacy complaint, they may seek to contact OAIC.

The contact details are:

Tel: **1300 363 992**
Fax: **(02) 9284 9666**

Address:
Office of the Australian Information Commissioner
GPO Box 5218
SYDNEY NSW 2001

Email: **enquiries@oaic.gov.au**

If members or prospective members wish to make a request for access to personal information or for further information concerning privacy, they should contact the Fund's Privacy Officer.

The contact details are:

Tel: **1300 366 216**
Fax: **(03) 9667 9610**

Address:
Privacy Officer
VicSuper Fund
GPO Box 89
MELBOURNE VIC 3001

Generally, there is no charge for the provision of personal information.

A member or prospective member's request will be acknowledged within 14 days and responded to within 28 days.

If members or prospective members request access to sensitive information, there may be a delay in providing this information (eg until VicSuper has made a decision regarding a disability claim).

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

Get in touch

Call our Member Centre

1300 366 216 and speak to a VicSuper super consultant between 8.30am and 5pm, Monday to Friday

Visit us

Ballarat | Bendigo | Blackburn | Geelong | Melbourne CBD | Traralgon

Monday to Friday
8.30am to 5pm

To make an appointment to see a VicSuper financial planner call **(03) 9667 9200**

Send us a fax

(03) 9667 9610

Write to us

VicSuper
GPO Box 89
MELBOURNE VIC 3001

Browse our website

vicsuper.com.au

Download our app

vicsuper.com.au/mobileapp

Manage your account online

Simply visit our website to login

VicSuper Pty Ltd ABN 69 087 619 412, AFSL 237333, Trustee of Victorian Superannuation Fund ABN 85 977 964 496. VicSuper is licensed to deal in, and provide financial product advice on superannuation products. At an additional fee, financial advice can be provided on a broader range of financial matters and products under an Australian Financial Services Licence held by a third party, who is responsible for the advice.

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