Privacy Policy Statement

August 2026

Respecting your privacy

The Trustee:

- is managed by a board of directors;
- is responsible for the operation of ANZ Staff Super, and this is its only business;
- only collects personal information from you that is necessary to run ANZ Staff Super and to look after your interests as a member of ANZ Staff Super, or if the law requires us to collect it;
- seeks to protect your personal information from misuse and loss or unauthorised access, modification or disclosure;
- does not disclose your personal information to third parties unless required to do so by law or it is necessary to do so for the proper conduct of ANZ Staff Super;
- abides by the law and the "Australian Privacy Principles" as prescribed in the Privacy Act 1988 (Cth);
- allows you to access, verify and correct all personal information it holds about you, and provides contact details for this purpose; and
- will respond to your questions about the privacy of your personal information.

Protecting members' privacy

ANZ Staff Superannuation (Australia) Pty Limited, as Trustee of the ANZ Australian Staff Superannuation Scheme ("ANZ Staff Super" or the "Scheme"), takes all reasonable steps necessary to protect members' privacy and the confidentiality of members' personal information. The Trustee is bound by the "Australian Privacy Principles", as prescribed in the Privacy Act 1988 (Cth). These principles set the baseline standards for privacy protection, specifically how organisations collect, hold, use, keep secure and disclose personal information. This Privacy Policy Statement explains how ANZ Staff Super uses, discloses and protects members' personal information, and how you can exercise your privacy rights.

Members may also receive more information about how personal information is collected, used, disclosed or otherwise handled at other times - for example, when filling in an application form or receiving product terms and conditions.

Purpose of collection of personal information

The Scheme Administrator, Australian Administration Services Pty Ltd collects (on behalf of the Trustee) personal information directly from members and their employer, Australia and New Zealand Banking Group Limited ("ANZ") and any associated company of ANZ that participates in ANZ Staff Super, via downloads from their payroll systems to the superannuation system maintained by the Scheme Administrator.

This information is collected for the purpose of:

- assisting ANZ meet its employment obligations;
- establishing new employees as members of ANZ Staff Super;
- administering and investing members' superannuation benefits in ANZ Staff Super;
- providing information to members about superannuation, ANZ Staff Super and its products and services;
- calculating, paying and/or transferring members' superannuation benefits;
- assisting the Trustee and ANZ to meet their legal obligations with respect to members;
- undertaking market research, member surveys and data analysis to seek to improve our products and service;
- meeting a request from a regulator or if required by law or a court or tribunal order. Such laws include, but are not limited to, the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth); and
- any additional purpose which the Trustee informs you about or which you have agreed to.

The provision of incomplete or inaccurate information (either directly to ANZ Staff Super Administrator or via ANZ) may:

- delay processing or payment of members' superannuation benefits;
- affect members' eligibility for insured death and disablement cover or for salary continuance insurance;
- delay processing of members' death or disablement claims;
- result in members paying more tax than otherwise would apply; or
- prevent the Trustee from being able to contact members.

It would be difficult for ANZ and other participating employers to meet their legal obligations under the Superannuation Guarantee (Administration) Act 1992 (Cth) and related legislation if incomplete or inaccurate information was provided to the Trustee of ANZ Staff Super.

Type of personal information collected and held by the Trustee

The information collected and held by the Trustee includes:

- members' personal particulars;
- nominated beneficiaries;
- tax file numbers;
- contact details;
- membership and contribution history;
- salary details; and
- level of insured death and disablement cover.

The Trustee may collect and hold "sensitive" information, which includes:

- health information such as medical reports and health questionnaires (if a member has sought additional

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insured cover or insurance cover through ANZ Staff Super and/or has lodged a claim for total and permanent disablement with the Trustee).

This type of sensitive information is only collected or disclosed by the Trustee with the express consent of the member, unless the collection or disclosure is required or authorised by law, e.g. if a member's complaint about a claim for total and permanent disablement is being heard by the Australian Financial Complaints Authority.

Automated decisions using personal information

The Trustee or Scheme Administrator may use automated systems, tools or computer programs to assist in making decisions, or in undertaking activities that are substantially and directly related to making decisions, in connection with the administration and operation of ANZ Staff Super.

The automated systems, tools or computer programs may use the following kinds of personal information:

- name;
- address;
- country of residency and/or
- outcomes from sanctions and Politically Exposed Person screening. .

The types of decisions for which automated systems, tools or computer programs may be used to undertake activities that are substantially and directly related to making those decisions include:

- decisions relating to Enhanced Customer Due Diligence (ECDD) processes where a member's country of residence is classified as high risk;
- straight through processing of contributions and refunds; and/or
- decisions relating to ECDD to determine if a member is a potential match on a sanctions or Politically Exposed Person (PEP) list .

Disclosure of personal information to third parties

Members' personal information is kept confidential but may be disclosed by the Trustee or Scheme Administrator to third parties, such as ANZ Staff Super's actuary, insurer, medical consultants, legal adviser and auditor and other external service providers who are contracted for the purpose of administering members' benefits, undertaking product and service research and analysis, and/or providing various other services to ANZ Staff Super related to the operation of the fund. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and the Australian Financial Complaints Authority. Members' personal information may also be disclosed to ANZ Staff Super for the purposes of managing the business, administering members' benefits or resolving members' inquiries or complaints. A member's personal information may also be disclosed in situations where the relevant member has consented to the disclosure.

Members' personal information may be disclosed to related entities of ANZ Staff Super's Administrator as part of the day-to-day provision of administration or ancillary services.

These arrangements are covered by formal contractual arrangements and are subject to periodic compliance and service level oversight.

The Trustee has entered into an agreement with the Administrator under which MUFG Retire360 Pty Limited (formerly known as Link Advice Pty Ltd) has been engaged to provide ANZ Staff Super members with general or limited personal financial advice about options available within ANZ Staff Super. Where a member accesses these services, personal information will only be disclosed to a financial adviser with the member's consent.

Sharing of Personal Information Overseas

Personal information may be shared with and/or used by the persons described above outside of Australia, provided that the Trustee is satisfied that the disclosure or access is done in accordance with the Privacy Act 1988 (Cth).

Specifically personal information may be shared with and/or used by those persons in:

- India;
- Ireland;
- Hong Kong; and
- Germany.

Where personal information is held by the Scheme Administrator, the Scheme Administrator must not transfer, or permit access to, personal information outside of Australia without the express prior approval of ANZ and the Trustee.

Members' personal information is stored securely

The Trustee seeks to protect members' personal information from misuse and loss, and from unauthorised access, modification or disclosure. Only the Trustee, ANZ Staff Super and authorised users at ANZ Staff Super's Administrator, can access members' personal information for the purpose of administering members' benefits in ANZ Staff Super. Members' personal information is stored in secure cloud environments and hard copy documents, as electronic data or in software or systems. There are measures in place to protect members' personal information from:

- misuse and loss;
- unauthorised access;
- unauthorised modification; and
- unauthorised disclosure.

Access by members to personal information

Members may request access to personal information that is held in respect of them by the Scheme Administrator, on behalf of the Trustee. In their request, members should identify the type of information they require. All requests for access to and correction of personal information should be directed to ANZ Staff Super (refer below). Requests for access must be in writing and will be acknowledged within 7 days. Access will generally be granted within 14 to 30 days, depending on complexity. Requests for health information including medical reports in relation to disablement claims will not be granted until after the Trustee has made a decision on the claim. There may be circumstances where ANZ Staff Super is unable to give you access to personal information you've requested or where ANZ Staff Super does not agree that your information needs to be corrected. ANZ Staff Super will let you know if this is the case and explain why access cannot be granted, and if you are unsatisfied with the outcome, what mechanisms for complaint are available to you.

Charges for access to members' personal information will not normally be levied; however, ANZ Staff Super reserves the right to do so (e.g. for requests that require detailed investigation or for frivolous and vexatious requests).

Resolving members' concerns about privacy

Members can contact ANZ Staff Super if they believe that a privacy breach has occurred with respect to their personal (including health) information, or if they would like some more information about the way the Trustee manages members' personal information. ANZ Staff Super will deal with privacy complaints in accordance with our 'Complaints handling policy'.

Our contact details are as follows:

ANZ Staff Super
GPO Box 2139
Melbourne VIC 3001

Telephone (within Australia)	1800 000 086
Telephone (from overseas)	+612 8571 6789
Email	enquiry@anzstaffsuper.com

How ANZ Staff Super responds to complaints

When we receive your complaint, we will:

1. issue you with an acknowledgement within 24 hours (or one business day) of receiving your complaint, or as soon as practicable, if we are unable to resolve it immediately;
2. investigate and assess your complaint; and

provide you with a written response within the relevant timeframe.For the purposes of considering your complaint, we may need to request further information from you, your agent or any other person that may be considered relevant in relation to the complaint.

There are regulatory timeframes in which we need to respond to complaints. The relevant timeframe depends on the type of complaint:

• For superannuation complaints (other than complaints about death benefit distributions), you should expect a response no later than 45 days after we receive your complaint.

• For complaints about death benefit distributions, you should expect a response no later than 90 days after the 28 day period for objecting to a proposed death benefit distribution expires.

We will endeavour to respond to your complaint within these timeframes and we will let you know if there is a delay.

If you are not satisfied with ANZ Staff Super's response to your complaint, contact the Australian Financial Complaints Authority (AFCA), a free and independent external dispute resolution service. AFCA's contact details are:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone:	1800 931 678
Email:	info@afca.org.au
Website:	afca.org.au

If you are not satisfied with the response to your complaint, you can also raise a concern with the Office of the Australian Information Commissioner (OAIC). The OAIC acts as an impartial third party when investigating and resolving a complaint in relation to the handling of personal information. The OAIC's contact details are:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Phone:	1300 363 992
Email:	enquiries@oaic.gov.au
Website:	oaic.gov.au

Important notice: In preparing this document the Trustee has not taken into account the investment objectives, financial situation and particular needs ("financial circumstances") of any person. Accordingly, before acting on the advice contained in this document, you should assess whether the advice is appropriate in light of your own financial circumstances and consider contacting your financial adviser. This document and interests in the ANZ Australian Staff Superannuation Scheme are issued by ANZ Staff Superannuation (Australia) Pty Limited. You should consider the relevant PDS before making a decision in relation to a financial product.

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