



Respecting your privacy

Snapshot

The Trustee:

- is managed by a board of directors;
- is responsible for the operation of the Scheme, and this is its only business;
- only collects personal information from you that is necessary to run the Scheme and to look after your interests as a member of the Scheme;
- 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 the Scheme;
- abides by the law and the "Australian Privacy Principles" as prescribed in the *Federal Privacy Act 1988*;
- 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 (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 *Federal Privacy Act 1988*. These principles set the baseline standards for privacy protection, specifically how organisations collect, hold, use, keep secure and disclose personal information.

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, ANZ (including any associated company of ANZ that participates in the Scheme), via downloads from ANZ's payroll system 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 the Scheme;
- administering and investing members' superannuation benefits in the Scheme;
- providing information to members about superannuation, the Scheme and its products and services; and
- calculating, paying and/or transferring members' superannuation benefits.

The provision of incomplete or inaccurate information (either directly to the Scheme 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;
- prevent the Trustee from being able to contact members.

Also, it would be difficult for ANZ to meet its legal obligations under the Superannuation Guarantee legislation if incomplete or inaccurate information was provided to the Trustee of the Scheme.

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. "Sensitive" information, which includes health information such as medical reports and health questionnaires, will also be held if a member has sought additional insured cover or insurance cover through the Scheme and/or has lodged a claim for total and permanent disablement with the Trustee.

In all cases, this type of sensitive information is not collected or disclosed by the Trustee without the express consent of the member, unless it 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.

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 the Scheme's actuary, insurer, medical consultants, legal adviser and auditor and other external service providers who are contracted for the purpose of administering members' benefits, and, 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 the Group Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' inquiries or complaints. A member's personal information will also be disclosed if the relevant member has consented to the disclosure.

Members' personal information may be disclosed to related entities of the Scheme Administrator (in particular, its related entity Link Administration Private Limited (India)) 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 Link Advice Pty Ltd has been engaged to provide Scheme members with general or limited personal financial advice about options available within the Scheme over the phone. Where a member accesses these services, personal information will only be disclosed to a financial adviser with the member's consent.

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, the Group Superannuation Department of ANZ and authorised users at the Scheme Administrator, can access members' personal information for the purpose of administering members' benefits in the Scheme. Members' personal information is stored in hard copy documents, as electronic data or in software or systems, the security of which is controlled by the Scheme Administrator.

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 the Trustee is unable to give you access to personal information you've requested. ANZ Staff Super will let you know if this is the case and explain why.

Charges for access to members' personal information will not normally be levied; however, the Trustee 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 also contact ANZ Staff Super if they believe that a privacy breach has occurred with respect to their personal or 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 the dispute resolution procedure.

Contact details are as follows

ANZ Staff Super
GPO Box 2139
Melbourne VIC 3001

Telephone

1800 000 086

Facsimile

+612 9287 0320

Email

enquiry@anzstaffsuper.com

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 ("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.