



## Retirement Benefits Fund Privacy Policy

### Background

Protection of your personal information is important to the RBF Board and is required by law.

The Tasmanian Government has implemented Personal Information Privacy Principles under the *Personal Information Protection Act 2004* (Tas). These Personal Information Privacy Principles, also called PIPPs, regulate the way in which we may collect, use, disclose, keep secure and provide access to your personal information.

References in this Privacy Policy to RBF are references to the RBF Board or the Retirement Benefits Fund, as the context requires.

### What is the purpose of the RBF Board's Privacy Policy?

This Privacy Policy explains how we treat your personal information in accordance with the PIPPs.

### What is personal information?

Under the *Personal Information Protection Act 2004* (Tas), personal information means any information or opinion in any recorded format about an individual whose identity is apparent or is reasonably ascertainable from the information or opinion and who is alive or has not been dead for more than 25 years.

Personal information includes your name, age and contact details as well as your health and financial information.

### What is sensitive information?

Some personal information is also classified as sensitive information. This is personal information or an opinion relating to personal information about an individual's ethnic or racial origin, political opinions, religious beliefs or affiliations, philosophical beliefs, sexual preferences or practices, criminal record or membership of a political association, professional or trade association and/or trade union.

Sensitive information also means health information (see definition below) about an individual.

RBF will not collect, use or disclose your sensitive information without your consent unless it is required, permitted or authorised by law.

### **What is health information?**

Health information includes personal information or opinion about the physical, mental or psychological health or disability at any time of an individual, an individual's expressed wishes about the future provision of health services to them or a health service provided, or to be provided, to an individual.

It also includes other personal information collected to provide, or in providing, a health service or collected in connection with the donation, or intended donation, by the individual of their body parts, organs or body substances.

Further, it includes genetic information about an individual that is or may be predictive of the health at any time of the individual or any of their descendants.

However, health information does not include information that may be prescribed by legislation.

### **Commonwealth legislation**

Certain Commonwealth laws including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* impose specific obligations on us regarding:

- the collection and validation of certain customer identification information;
- the monitoring of customer transactions; and
- suspicious matter reporting.

We are required to obtain and retain copies of certain identity documentation from you, monitor certain transactions and report on any suspicious matters. Any information or documentation obtained from you and reports prepared for these purposes will be dealt with in accordance with this legislation.

### **What personal information do we collect and why?**

When you become a member of RBF, we require certain information to administer your account. We also follow certain legislative and regulatory requirements (state and federal) which require us to obtain and hold information about you.

This includes:

- your name, address, date of birth, Tax File Number (TFN), gender, relationship status and beneficiaries;
- employment details and history including employer name, employment start date, your position title, salary and employment capacity (full time or part time);
- superannuation information such as investment and insurance choices, superannuation start date, contributions, rollovers, rollover institution details and previous payment details; and
- health information (defined above) including details for assessing levels of death and disablement cover benefits available to you.

### **Where do we receive your personal information from?**

We may receive personal information from other people or organisations such as your employer or financial adviser, insurer, medical practitioner or the Australian Taxation Office (ATO).

### **How do we use your personal information?**

We will only collect, maintain and use personal information for the following purposes which are necessary for one or more of our functions or activities:

- determining your eligibility for potential benefit entitlements;
- maintaining accurate records about your account to enable benefit entitlements to be accurately calculated;
- complying with legislative and regulatory requirements;
- performing administrative functions including accounting, risk management, record keeping,
- archiving, systems development and training;
- providing information about a range of superannuation products and services including membership statements, fund reports, newsletters, seminars and workshops;
- to research and develop RBF services and products and maintaining and developing RBF's business systems and infrastructure including testing and upgrading new systems;
- to assist RBF in identifying classes of members and prospective members requiring further member education about RBF including by carrying out appropriate information-gathering exercises at expositions, seminars and like functions; and
- enabling RBF to provide you with information about our other products and services including those of RBF Financial Planning (unless you ask us not to).

### **When would we provide your personal information to a third party?**

Your personal information will not be used for any other purpose without your consent, except where allowed or required by law. For example, we are required to report certain information to the ATO for tax related purposes.

We will not give your personal information to a third party unless:

- it is required to be given by law
- it is for the purpose for which it was provided, eg providing your TFN to the ATO
- it is with your consent or you have requested us to do so
- it is for another purpose where you would reasonably expect us to provide it; or
- we have told you the name of the third party and why we have provided your information and it is permitted by law.

### **Who could receive your personal information?**

RBF Financial Planning - our wholly owned subsidiary which provides financial planning services and operates as a separate legal entity. If you choose to see a financial planner from RBF Financial Planning, your relevant personal information will be provided to them.

Other super funds - we will disclose your personal information to other superannuation funds if you transfer benefits to or from RBF.

People acting on your behalf – once we have checked that the person has authority to act on your behalf, we may disclose your personal information to your financial adviser, accountant, solicitor, or other party.

Disclosure by law - we may be required to disclose information under court orders or statutory notices to government agencies.

Other circumstances - your personal information may be disclosed to doctors, insurers, industry bodies and other external service providers contracted by the RBF Board. These could include outsourced technology development and support services, auditors, lawyers, actuaries and investment consultants.

All contractual arrangements between us and our service providers comply with our privacy obligations including this Privacy Policy.

### **Your employer**

We will not give details of your individual superannuation entitlements to your employer without your consent. The only exception is on final payment of benefits where your employer's funding obligations are subject to an audit and review by the Department of Treasury and Finance or an authorised Government Business Enterprise or State Owned Company.

When calculating unfunded superannuation liabilities, RBF will only disclose general information about the employer's overall superannuation liability. This information will not identify your membership details or superannuation entitlements.

### **Superannuation, Family Law and Privacy**

The *Family Law Act 1975* (Cth) provides for the division of superannuation in the event of a marriage ending. If an eligible person applies for information about a member's superannuation under the Family Law Act, we are required to provide it.

An eligible person includes:

- the member
- the spouse of the member; and
- a person intending to enter into a superannuation agreement with the member.

Before any information can be provided, a written application must be received by us with a declaration in the form required by the *Family Law (Superannuation) Regulations 2001*. Applications are handled in the strictest confidence.

The law requires us to provide the information in most circumstances. However, when we respond to a request, we will not:

- provide a non-member partner with your contact details; or
- inform you that a request for information has been received about your superannuation.

We do not store any record which indicates a member's contact details, whether hard-copy or electronic, on a Family Law enquiry file.

### **Data security and storage of your information**

Our security measures are based on Australian and International standards. We take all reasonable steps to make sure your personal information is protected from misuse, loss, unauthorised access, modification or disclosure.

Our computer-based information is protected through the use of access passwords on each computer. Data is backed up daily and stored securely off-site.

If you close your RBF membership, any personal information held about you is maintained in a secure offsite storage facility and in accordance with the *Archives Act 1983*.

Our security procedures are reviewed from time to time and are updated in accordance with all practical and legal requirements.

### **Access to your personal information**

At any time you may request access to your personal information. We aim to provide you with access within 14 days of receipt of your written request or 30 days when the request is more complicated. Access to the information will be provided either in the form of copies of the information or allowing you to view the information. Naturally, we require evidence of your identity prior to providing access.

If for any reason we refuse you access to your personal information, we will inform you in writing of the reasons.

### **Data quality and accuracy**

We take all reasonable steps to make sure your personal information is accurate, complete and up-to-date. If you become aware that any personal information which we hold is inaccurate, incomplete or outdated, we may require evidence to correct or change the information.

### **Website security**

We are strongly committed to protecting your privacy and we want to provide a safe and secure web environment for our members and visitors.

Your web-based personal information and accounts with RBF are only accessible to you and authorised staff at RBF. Our authorised users can only access your details using a password and are required to safeguard the information and access it only for approved business purposes.

When accessing your member account online you should keep your password secure. It is also good practice to change your password periodically. You can do this after you have logged onto the "My Super" menu then click on "Change Password".

You are strongly advised to log off once you have finished accessing the secure parts of the site, such as the Accounts page. Not doing so may give others access to your details and the opportunity to make transactions without your authority.

A timeout facility automatically logs you out of the secure area after 60 minutes, although the page will still be visible.

### **Email address**

Your email address is treated the same as other personal information. We will only record your email address if you send us a message or voluntarily subscribe to newsletters. If you subscribe to email newsletters you may unsubscribe at any time. We will not disclose your email address without your consent unless required to by law.

To safeguard confidential information, we recommend you use an email address accessible only by you.

### **Cookies**

To help us meet member needs we may collect information about how people use our website through the use of 'cookies'. We do not link this information with any other information you may have already provided and it is collected purely for statistical purposes. Cookies allow us to identify your browser while you use the website. They do not identify you and if you do not wish to receive cookies you can instruct your browser to refuse them.

**Links to other sites**

Our website contains links to other sites. However, data transmission over the internet cannot be guaranteed to be 100% secure and we are therefore unable to guarantee the security of any information you transmit to us or receive from our website.

Most sites will contain their own Privacy Policy which is outside our control and may not be subject to privacy standards. We recommend you contact these organisations directly to determine their privacy standards.

Whilst transmissions sent to or from RBF are routinely monitored for quality control and systems administration, all online activities are conducted at your own risk. Once we receive your transmission, we make every effort to ensure its security.

**Complaints**

If you have any complaints about a breach or potential breach of our Privacy Policy, contact our Privacy Officer, Peter Wise on (03) 6233 2749. It is our aim to respond to your complaint quickly and fairly. If the complaint is not resolved to your satisfaction, you can refer the matter to the State Ombudsman.

The contact details for the State Ombudsman are as follows:

Ombudsman

Ground Floor, 99 Bathurst Street

HOBART TAS 7000

Phone: 1300 766 725

Fax: (03) 6233 8966

Email: [ombudsman@justice.tas.gov.au](mailto:ombudsman@justice.tas.gov.au)

**Date**

This Privacy Policy was updated on 16 June 2010 and is subject to ongoing review.