



Retirement Benefits Fund Privacy Policy

The Retirement Benefits Fund Board (“RBF”) respects the privacy of your personal information and abides by the Personal Information Protection Principles in the Tasmanian *Personal Information Protection Act 2004* (the Act). This statement explains how RBF collects, holds, uses and discloses personal and/or sensitive information.

Personal information is any information or an opinion, in any recorded format, which identifies an individual. Some personal information is further classified as sensitive information. This is personal information or opinion concerning matters such as 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 includes health information about an individual. RBF will not collect, use or disclose your sensitive information except as consented to by you, required or permitted by law or authorised by law.

Collection of Personal Information

RBF is subject to certain legislative and regulatory requirements which require RBF to obtain and hold detailed information about you. RBF’s ability to provide you with a comprehensive service is dependent on RBF obtaining certain personal information including details such as:

- your name, address (residential and postal), date of birth, tax file number, sex, relationship status;
- employment details and history including the name of your employer, the date you commenced employment, your position and your employment capacity (full time or part time);
- your superannuation (scheme membership details and preferences including the date you joined a scheme and investment preferences);
- details of your current financial details such as salary, contributions, rollovers, rollover institution details and previous payment details; and
- health information including medical details for assessing the level of death and disability cover and benefits available to you.

This information may be collected from you. RBF may also receive personal information from other persons and organisations such as your employer or financial adviser, insurers, medical practitioners or the Australian Taxation Office. We may not be able to provide our services to you if insufficient information is provided.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

The Commonwealth's *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* imposes specific obligations regarding the collection and validation of certain customer identification information, monitoring of customer transactions and suspicious matter reporting. In order to comply with these requirements RBF will need 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 the terms of the *Anti-Money Laundering and Counter-Terrorism Financing Act*.

Use of Personal Information

RBF will only collect, maintain and use personal information about you if it is necessary to provide the services you have requested. This includes:

- 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, 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; and
- enabling RBF to provide you with information about our other products and services including those of our wholly owned related company RBF-TAS Planning Pty Ltd (unless you ask us not to).

Disclosure of Personal Information

RBF will not disclose your personal information to a third party unless:

- it is for the purpose for which it was provided or other secondary related purposes in circumstances where you would reasonably expect such use or disclosure;
- you have consented to such disclosure;
- RBF has advised you of the third party to whom it would be disclosed (see further below); or
- the use or disclosure is authorised under law, or to comply with the law.

RBF members have access to retirement planning services from RBF-TAS Planning Pty Ltd. If you choose to see RBF-TAS Planning Pty Ltd, to ensure the efficient provision of this service, RBF will provide RBF-TAS Planning Pty Ltd with access to all of your relevant personal information (including sensitive information like health information) held by RBF. RBF may disclose your personal information to other superannuation funds (which you may transfer benefits from or to), doctors, insurance providers, industry bodies, external service providers contracted by RBF including, but not limited to, outsourced technology development and support services, insurers, auditors, lawyers, actuaries and investment consultants. All contractual arrangements between RBF and such service providers require the service providers to comply with RBF's privacy obligations including this Privacy Policy.

RBF will not disclose details of your individual superannuation entitlements to your employer unless you have expressly authorised this disclosure. The exception to this rule is if on final payment your benefits and 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 an individual's membership details or superannuation entitlements.

RBF may use the personal information collected from you for the purpose of providing you with material such as information about our products and services and those of RBF-TAS Planning Pty Ltd and articles which may be of interest to you.

Superannuation, Family Law & Privacy

RBF has obligations under the *Family Law Act 1975* regarding the division of superannuation in the event of a marriage breakdown. RBF must provide information, upon application by an eligible person, about a member's superannuation interests. 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, an application must be submitted to RBF in writing, with a declaration in the form prescribed in the *Family Law (Superannuation) Regulations 2001*. Applications are dealt with in the strictest confidence.

RBF is obliged by law to provide the requested information in most circumstances. However, in accordance with the *Family Law Act*, when responding to such a request, RBF will not:

- provide a member or a non member spouse with each other's contact details; or
- inform the member that a request for information has been received about a member's superannuation interest.

RBF does not store any record which indicates a member's contact details (hard-copy or electronic) on a Family Law enquiry file.

Data Security and Storage of Your Information

RBF's security measures are consistent with Australian industry practice. RBF reviews security procedures from time to time and updates them as appropriate. Your personal information is generally held in your client file and may also be held in a computer database.

RBF will take reasonable steps to ensure that your personal information held by RBF is protected from misuse, loss, unauthorised access, modification or disclosure. All computer based information is protected through the use of access passwords on each computer. Data is backed up each evening and stored securely off site.

In the event you cease to be a client of RBF, any personal information held about you will be maintained in a secure offsite storage facility and in accordance with legislature requirements.

Access to Your Personal Information

You may at any time, by contacting RBF request access to your personal information. RBF will endeavour to provide you with access to your personal information 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 inspect the information. RBF will, prior to providing access require you to provide evidence of your identity.

If there are grounds to deny access under the Personal Information Privacy Principles and your request for access is refused, RBF will inform you in writing of the reasons for such refusal.

Data Quality & Accuracy

RBF will take reasonable steps, at all times, to ensure that, your personal information is accurate, complete and up to date. In the event you become aware, or believe, that any personal information which RBF holds is inaccurate, incomplete or outdated, you may contact us with evidence the information is inaccurate, incomplete or out of date. If RBF agrees the information requires correcting, all reasonable steps will be taken to correct the information.

If RBF does not agree your personal information requires correcting, you will be provided with reasons for the refusal. On your request, RBF will take reasonable steps to ensure a notation is included with your personal information specifying the way in which you consider the information is incomplete, incorrect, out of date or misleading.

Website – Security Features

Your personal information and accounts with RBF are only accessible to you and those authorised by us to access them. RBF authorised users must use a password, and are required to safeguard the information and access it only for approved business purposes, which may include audits and system testing.

You should keep your password secure. It is your key to accessing your information. It is also good practice to change your password periodically. You can do this online at the “Site details” page.

You are 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.

For extra security, a timeout facility automatically logs you out of the secure area after a period of inactivity, currently 30 minutes.

RBF will use the email address you register on our website to forward confidential information to you. To safeguard this information RBF recommends you use an email address not accessible to any other person.

Links to Other Sites

RBF's website contains links to other sites. These other sites may not be subject to privacy standards. Please contact these organisations directly to ascertain their privacy standards.

Complaints

If you have any complaints about a breach or potential breach of this privacy statement, contact our Privacy Officer Peter Wise on (03) 6233 2749. It is our aim to respond to your complaint within 7 days and resolve your complaint quickly and fairly. If the complaint is not resolved to your satisfaction, you can refer the matter to the State Ombudsman. They can be contacted at:

Ombudsman

Ground Floor, 99 Bathurst Street

HOBART TAS 7000

Phone: 1300 766 725

Fax: 03 6233 8966

Email: ombudsman@justice.tas.gov.au

This statement was updated in February 2008 and is subject to ongoing review.