

Privacy Policy

1 October 2018

This policy provides information about how EISS Super uses personal information provided by you. We understand that the security of your personal information is important.

We are required to comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs) established by the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth).

These APPs set out in detail the measures that must be taken to safeguard against the misuse of personal information.

What kinds of information do we collect?

EISS Super will need to collect personal information in order to provide you with services relating to your superannuation. Personal information includes:

- name;
- date of birth;
- address;
- email address;
- tax file number (TFN);
- contact phone number(s);
- financial details;
- membership of other superannuation funds;
- insurance cover;
- marital status;
- family and/or personal relationships details;
- employment history and details;
- banking information;
- salary information;
- contributions; and
- investment choices.

In some cases, additional information will be collected and held as reasonably necessary to administer your account or process a claim you have made. We appreciate this information is more sensitive and hence subject to greater security. Sensitive information includes:

- biometric information;
- health information (including illness and injury);
- membership of a trade association and/or trade union;
- racial or ethnic origin; and
- criminal record.

How and why do we collect, hold, use and disclose the information?

EISS Super collects, holds, uses and discloses your information in order to provide you with benefits and services in relation to your superannuation. This enables us to set up your account, administer your account, contact you, accept and process superannuation contributions. We will only collect information that is reasonably necessary to provide you with these services or additional services as requested or required by you from time to time.

We may also use general member information to review our products or for future planning purposes. At times we will use your personal information to provide you direct marketing, which may include communication about our products and services, third party products and services, promotions and special offers available to EISS Super members. However, we will not use any sensitive information for the purpose of providing direct marketing unless you have consented to such use. If you do not wish to receive direct marketing information and special offers from us please contact us on **1300 369 901**.

All information collected will be held in the strictest confidence and will only be disclosed as necessary to provide services.

Your information will only be provided to third parties in order to reasonably provide services to you on our behalf. If you wish to authorise another person to receive information about your superannuation you must notify us in writing. If you require any further information please contact us on **1300 369 901**.

Personal information is not used or disclosed for any other purpose without your consent except where required by law. In addition to the Privacy Act 1988 (Cth), there are also other laws that may require us to collect personal information such as the Anti Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and the Family Law Act 1975 (Cth). The law may prevent us from disclosing to you that your personal information has been provided for these purposes when a request has been made to us.

How is the information collected?

Your membership application asks you to provide personal information to assist us in administering and keeping you informed about your superannuation. Over time additional personal information may be required that is reasonably necessary for us to provide you with services in relation to the administration of your account, this will include your tax file number for taxation purposes. In future, additional personal and at times sensitive information may be required. For example, in the event of your death or if you make an insurance claim this additional information will be required to assess your claim.

The information provided may be viewed by our administrator, insurer and/or third party as reasonably necessary to assist us in processing your claim. We may at times collect information directly from your employer or another superannuation fund to assist us in fulfilling our obligations in providing you with benefits and services. We may also collect statistical information electronically from internet traffic through the EISS Super website. When you visit our website we receive technological data known as 'cookies' which tells us how many visitors our site has had and how they are navigating through our website.

How is my information protected?

Your information is stored in a combination of secure computer storage facilities and paper based files maintained by us and our administrator. Our insurer will also hold and store personal and health information. These systems are regularly audited by our service providers to ensure that your personal information is secure. In the event that any information is inadvertently exposed, and has the potential to be detrimental, we will advise you as required under the Privacy Act 1988 (Cth).

Do you provide my information to third parties?

We have appointed an administrator, custodian, life insurer and other organisations to provide you with services on our behalf. These service providers are required to adhere to the Australian Privacy Principles and requirements. Our service providers will only use the information that is reasonably necessary to provide services to you. There may be occasions where we may commission external organisations to assist in providing member services.

These external organisations are:

- Our fund administrator - for opening and administering your superannuation and insurance accounts (if applicable). Our administrator may also collect information from you directly when you contact us;
- Your representatives - for processing and paying benefits that arise;
- Your spouse or former spouse - as required by law;
- Auditors and lawyers - for accounting, auditing and legal requirements;
- Insurance providers - to administer your insurance arrangements (if applicable) and to process any claims;
- Medical Practitioners - for assessing insurance benefits and claims;
- IT service providers - for providing services to us to assist in administering your account including your online login verification;
- Other superannuation funds - for transferring or rolling over benefits as requested;
- Service providers - which cross match personal information with other superannuation funds to help locate any other superannuation accounts in a member's name;
- Records management companies - to maintain the forms you provide to us and to de-identify or destroy these documents when no longer required;
- Mailing companies - to provide you with correspondence from us and to keep you informed of all our offers and services;
- Regulators - courts, tribunals or other government authorities that include Australian Prudential Regulation Authority (APRA), Australian Taxation Office (ATO), Australian Securities and Investments Commissions (ASIC), Australian Transaction Reports and Analysis Centre (AUSTRAC) as required by law;
- Financial Planners - to provide you with services and tailored advice; and
- Market research companies and consultants - for conducting research on our member services for the purpose of improving the services we provide.

Your personal information may be provided to these external organisations but only for the purpose of providing or improving services or benefits to members and undertake advisory, administration, management or direct marketing and information purposes by us as reasonably necessary to administer your superannuation.

What if I don't provide any information you request?

- If you do not provide the information we request, we may not be able to provide you benefits and services. We will only ask for information that is reasonably necessary to administer your account in accordance with your instructions, the relevant laws and regulations and for the purposes described in this policy. If you do not provide the information we request this may affect:
 - our ability to contact you;
 - the completeness or accuracy of the information we hold about your account;
 - any taxation or other benefits that you may be entitled to;
 - your access to special offers and membership benefits; and
 - the payment of benefits and entitlement to insurance.

Please contact us on **1300 369 901** if you have any questions.

Access to my information

It is important that your information is secure and up to date. Please notify us if any of your details change.

Members have access to the personal information that is held in relation to them personally, with limited exceptions under the Australian Privacy Principles. Please apply for the release of that information to Member Services. Depending on circumstances a fee may be payable for provision of that information. You have the right to ask us about accessing the personal information we hold about you, however, we are permitted to refuse access to personal information in certain situations. You also have the right to ask us to correct any information we hold about you (e.g. if you believe it to be inaccurate, out of date or incomplete). Please see our contact details below. If we refuse to give you access to information you are requesting or disagree with the correction you are requesting, we will provide you with a written explanation setting out the reasons for our refusal or disagreement and how you may complain about our refusal or disagreement.

If we are satisfied the information we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading or you request that we correct the information we will take reasonable steps to correct that information.

Will my information be sent outside Australia?

We conduct our business operations in Australia but in some cases we may disclose personal information to our service providers, (recipients), which may hold such information overseas (in the United States of America and India).

We will only disclose your personal information to a recipient overseas in accordance with the Privacy Act. Circumstances in which we may do this include:

- you have asked us to do so or we have your consent to do so;
- we have outsourced a business activity or function to a recipient which holds such information overseas;
- we reasonably believe that the overseas recipient is subject to a law or binding scheme that protects the information in a way that is substantially similar to the way the information is protected under the Privacy Act and the Australian Privacy Principles, and there are mechanisms you can access to take action to enforce that protection; or
- the disclosure is required or authorised by or under an Australian law or a court/tribunal order.

How long we will keep your information?

We will keep your information for as long as legally required. This will usually be for the period of your membership plus any further period we are legally required to retain your information or we believe we still need the information for any purpose for which it may be used. Once this period has ceased we will remove any identification details or destroy the records entirely.

How will any changes to this policy be communicated?

The EISS Super Privacy Policy may be updated from time to time. Any changes will be posted on our website.

How do I make a complaint?

If you are not satisfied that adequate precautions are being taken to protect your personal information or you wish to complain about a possible breach of privacy, you may make a formal complaint. We request that you make a complaint in writing and address it to:

Privacy Officer

EISS Super
GPO Box 7039
Sydney NSW 2001

The privacy officer will notify you of receipt of your complaint, investigate your concerns and provide you a response within 90 days.

If you are not satisfied with that response you may then refer your complaint to the Office of the Australian Information Commissioner.


The Commissioner's office can be contacted by phone on **1300 363 992**, by email on enquiries@oaic.gov.au or by writing to:

The Office of the Australian Information Commissioner

GPO Box 5218
Sydney NSW 2001

The entire text of the Australian Privacy Principles is available online at oaic.gov.au.

We're here to help

 1300 369 901

 eisuper.com.au

 GPO Box 7039, Sydney NSW 2001