

The Victorian Independent Schools Superannuation Fund

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Trustee: VIS Nominees Pty Ltd
Australian Business No. 11 006 586 367
Australian Financial Services Licence No. 235097



Privacy Policy

The National Privacy Principles require VISSF to set out in a document its policies on management of personal information. The document must be made available to anyone who asks for it.

Contact details of the Fund

- The Victorian Independent Schools Superannuation Fund
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General statement of information handling policies

VISSF recognises how important it is to know that any information provided to the Fund will be handled properly.

The Fund does everything it can to maintain the highest standards in dealing with personal information it holds for members. The Fund is administered by WHK Horwath and the staff dedicated the Fund's administration are employed on the basis that they:

- understand these standards; and
- take all reasonable steps to meet them.

Under law members rights to privacy are also protected. The Privacy Act and general law place strict requirements on VISSF to treat any information given to the Fund as confidential.

Collection

What information is collected

The Fund collects the following information from members:

- name and contact details;
- date of birth and sex;
- occupation and employment status, i.e. whether employed full-time, part-time or on a casual basis;
- the date service commenced with an employer in the Fund and the date membership in the Fund commenced;
- salary (when necessary for benefit calculation and insurance purposes);
- contribution selection;
- investment choice;
- tax file number;
- application for any additional insurance cover (including details of your medical history where required);
- death benefit nomination;
- payment and rollover instructions;
- proof of identification as required by Anti-Money Laundering and Counter Terrorism Financing legislation;
- information about benefits that may be held in other funds to allow VISSF to assist members with the transfer of those benefits to VISSF; and
- instructions regarding retained benefits and account based pensions.

Why the information is collected

The information is used to establish an account in the Fund for each member, process contributions and investment instructions and to provide members with the Fund benefits.

The Fund also uses the information for the related purposes of:

- arranging insurance cover for death and disablement;
- administering investment choice;
- managing assets for the purposes of implementing members' investment choice;
- processing benefit payments; and
- complying with applicable laws and regulations.

Where the information is collect from

The information is collected from members when they complete the appropriate application or nomination form.

If a new member does not complete an application for membership form or supply the Fund with all the information needed, then once the employer makes contributions to the Fund on the members behalf, the Fund will request the employer to provide the information. If this occurs:

- the member will be provided with a “New Member Statement” showing the information given to the Fund by the employer;
- the default Balanced investment choice will apply; and
- members will have the option of changing their investment choice the first of any month.

If a disablement benefit is applied for from the Fund, health and related information is collected directly from the member. The member’s consent is required before the Fund can seek health and related information about the member from third parties.

If a member dies the Fund will seek a copy of the member’s Birth Certificate, Death Certificate and Will (if applicable).

Keeping information up-to-date

It is important for existing members to keep the Fund up-to-date with any changes to their personal circumstances (such as changes of name or address).

False or incomplete information

The Fund reserves the right to impose restrictions on benefits if a member or employer do not provide the information required by the Fund or if the information provided is incorrect.

Disclosures

To whom does the Fund regularly disclose personal information

The Fund discloses information to the following organisations or individuals when and to the extent necessary to administer the Fund and to comply with applicable laws and regulations:

- the Fund’s Administrator
- the Australian Taxation Office and other Government authorities;
- the Fund’s insurer from time to time;
- the employer from time to time (other than health or related information which would only be disclosed with the members consent);
- the Fund's professional advisers (including legal and accounting firms, auditors, actuaries, consultants and other advisers);
- superannuation funds or arrangements to which a benefit is being transferred or rolled over (including the administrator of that fund or arrangement);
- third party service providers we may engage to provide administration, technology, auditing, mailing or printing services;

- the member's spouse or former spouse when required by law;
- medical practitioners, rehabilitation advisers, vocational assessors and other professionals if a disablement benefit is applied for; and
- in the event of the death, the member's personal representative, any person nominated to receive the death benefit, any person who may be entitled to receive the death benefit, any person whom the Fund wishes to contact in relation to the processing of the death benefit and their advisers.

The Fund does not provide information about members to third parties for direct marketing purposes.

Retention policies

The security of information is a high priority to VISSF.

When information has been collected about a member:

- it cannot be accessed or modified by any one else except when and to the extent required for the proper administration of the Fund; and
- all reasonable steps are taken to ensure that the information is stored securely, both in electronic and physical forms.

The Administrator has a separate software system to maintain administrative records for the Fund. It has arrangements for complete system recovery if there is disruption to its processing or record keeping, with full system backups each night which are stored in secure locations and off site.

All reasonable steps are also taken to destroy or de-identify information held about members if it is no longer needed. Under superannuation law, some records need to be held for a minimum of 10 years. As a general rule, the Fund keeps all information for that period to ensure that it can respond to queries even after members have left the Fund. However, Tax File Numbers will be destroyed as soon as is practicable after a member leaves the Fund.

Access and correction

Members may access the information held by the Fund about themselves at any time. If members would like to know what information the Fund holds about them, they should contact the Fund. For security reasons, requests for information may be required in writing.

In certain circumstances, the Fund will only disclose particular information to a third party. For example, it may choose to provide health information to a member's General Practitioner rather than directly to the member.

The Fund is not required to give access to information if:

- it would have an unreasonable impact upon the privacy of other individuals;
- the request for access is frivolous or vexatious;
- the information relates to existing or anticipated legal proceedings between the member and the Fund;
- it could prejudice negotiations between the member and the Fund on a particular matter; or
- providing access would be unlawful.

The Fund reserves the right to impose charges for providing access to information.

VISSF will try to ensure that all information collected, used or disclosed about a member is accurate, complete and up-to-date. However, the accuracy of the information will depend in large part upon the information which the member and the employer provide to the Fund.

If a member discovers that there is an error in the information held about them or certain information is missing, the member should notify the Fund and the Fund will try to correct or add the information as soon as possible.

Members are encouraged to keep the Fund up to date with any changes to their personal circumstances (such as change of name or address).

Members should contact the Fund if they wish to talk about access or correction to information. Contact details are set out at the start of this Privacy Policy.

Website

We may collect information from you via the Fund's website. Information collected via the website will be stored securely by authorised third parties and will only be accessed by authorised personnel.

Unfortunately, no data transmission over the internet can be guaranteed to be 100% secure. However, we strive to protect your information from misuse, loss and unauthorised access. Once we receive your transmission, we will use all reasonable endeavours to ensure its security.

Enquiries and disputes

If a member believes that the Fund has breached their privacy rights in any way, or would like to discuss any issues about the Fund's privacy policy, they should contact the Fund's Administration Manager. Contact details are set out at the start of this Privacy Policy.

The Fund will try to satisfy any questions and correct any errors on our part. All questions will be attended to promptly by the Fund's staff.

If a member is not satisfied with the Fund's response to their questions or concerns, they should write to the Fund Secretary at the address set out at the start of this Privacy Policy. The Secretary will investigate the matter on behalf of the Fund Trustee.

Issues that are not able to be resolved through this channel will be referred to the full Trustee Board, which also receives regular reports on the general nature of the questions it has received relating to privacy. It is expected that this process will deal with any concerns satisfactorily.

If a member still has concerns, they have the right to make a complaint to the Privacy Commissioner. The Privacy Commissioner may be contacted on:

Telephone: 1300 363 992

Post: GPO Box 5218
Sydney NSW 2001

E-mail: privacy@privacy.gov.au