



# Privacy Policy

Dated: 20 September 2016

## 1. INTRODUCTION

VIS Nominees Pty Ltd (ABN 11 006 586 367) is the trustee (**Trustee**) of The Victorian Independent Schools Superannuation Fund (**VISSF**). The Trustee is responsible for managing VISSF for the benefit of all members in accordance with its Trust Deed and Rules and relevant legislation.

The Trustee (**we, us, our**) is committed to protecting your personal information, in accordance with applicable Australian privacy laws.

The Privacy Act requires us to have a clearly expressed and up to date policy about our management of personal information.

A copy of this Privacy Policy is available on our website at [www.vissf.com.au/privacy-policy](http://www.vissf.com.au/privacy-policy), or you can request a copy by contacting us as follows.

The Victorian Independent Schools Superannuation Fund  
GPO Box 4974, Melbourne Victoria 3001

Telephone 1300 660 027  
Email [super@vissf.com.au](mailto:super@vissf.com.au)  
Website [www.vissf.com.au](http://www.vissf.com.au)

## 2. GENERAL STATEMENT OF INFORMATION HANDLING POLICIES

We recognise how important it is to know that any personal information provided to VISSF will be handled properly.

**Personal information** means information or an opinion, whether true or not and whether recorded in a material form or not, about an individual who is identified or reasonably identifiable. Examples include your name, address, date of birth, contact details, member number and benefit details.

### 3. OUR OBLIGATIONS

We are required to comply with the Australian Privacy Principles (**APPs**) in the *Privacy Act*. The APPs regulate the manner in which personal information is handled throughout its life cycle, from collection to use and disclosure, security, accessibility and disposal.

We are also required to comply with more specific privacy legislation in some circumstances, such as:

- applicable State and Territory health privacy legislation (including the Victorian Health Records Act) when we collect and handle health information in the relevant jurisdiction; and
- the *Spam Act* and the *Do Not Call Register Act*.

### 4. FUND ADMINISTRATION

We have appointed Australian Administration Services Pty Limited (ABN 62 003 429 114) (**Fund Administrator**) to administer VISSF on a day-to-day basis. The Fund Administrator carries out a range of activities for us, including managing:

- the administration of employer and member contributions, benefits, claims and rollovers;
- maintenance and update of member data (including investment switches and beneficiary changes); and
- employer, member and employee communications.

The Fund Administrator is subject to the Link Group Privacy Policy, a copy of which is available on request and the Privacy Statement is available from [www.linkgroup.com/privacy.html](http://www.linkgroup.com/privacy.html).

## 5. COLLECTION

### 5.1 What personal information is collected?

The type of personal information that we collect about you depends on the type of dealings you have with us. For example, if you are a member, we may collect:

- name and contact details;
- date of birth and sex;
- occupation and employment status (such as whether employed full-time, part-time or on a casual basis);
- details of your spouse and/or other beneficiaries (if applicable);
- the date service commenced with an employer in VISSF and the date membership in VISSF commenced;
- salary (where 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;
- in the event of a member's death, a copy of the member's Birth Certificate, Marriage Certificate (if applicable), Death Certificate and Will (if applicable); and
- instructions regarding retained benefits and account based pensions.

We will also allocate a membership number to you and, if you apply for online access to the VISSF website, a password.

If you are a beneficiary (or potential beneficiary) of a deceased member of VISSF, we may collect your name, contact details, date of birth, gender, proof of identification, occupation, tax file number, relevant financial information, marital status, relationship details between you and the deceased member and other information relevant to the processing of death benefits.

If you send us a general enquiry or provide us with feedback, we may collect your name, contact details, details of your enquiry or feedback and information about our response.

## 5.2 Collection of sensitive information

Sensitive information is a subset of personal information that is generally afforded a higher level of privacy protection. Sensitive information includes health information, genetic information and information about racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or trade union, sexual preferences or practices, criminal record and some types of biometric information.

We only collect sensitive information where it is reasonably necessary for our functions or activities and either:

- you have consented; or
- we are required or authorised by or under law (including applicable privacy legislation) to do so.

For example, we may collect medical information about you when you apply for (or vary) insurance cover or if you make a claim for permanent incapacity, total and permanent disablement or terminal medical condition. A member's consent is generally required before VISSF can seek health and related information about the member from third parties.

## 5.3 Collection of non-identifying information through our website

When you visit our website, some of the information that is collected about your visit is not personal information, as it does not reveal your identity.

### *Site visit information*

For example, we record your server address, the date and time of your visit, the pages you visited, any documents you downloaded, the previous site you visited and the type of device, browser and operating system you used.

We use and disclose this information in anonymous, aggregated form only for purposes including statistical analysis and to assist us to improve the functionality and usability of our website. You are not individually identified, however we reserve the right to use or disclose this information to try to locate an individual where we reasonably believe that the individual may have engaged in any unlawful or inappropriate activity in connection with our website, or where we are otherwise required or authorised by law to do so.

### *Cookies*

A cookie is a small string of information that a website transfers to your browser for identification purposes. The cookies we use do not identify individual users, although they do identify the user's internet browser.

Our website uses cookies to hold anonymous session information. This information is used to personalise your current visit to the website, for example to allow the website to remember who you are by keeping server variables linked to your session.

Most internet browsers are set to accept cookies. If you prefer not to receive them, you can adjust your internet browser to reject cookies, or to notify you when they are being used. There are also software products available that can manage cookies for you. Rejecting cookies can, however, limit the functionality of our website.

#### 5.4 How personal information is collected

We generally collect personal information directly from you. We do this in a number of ways, including:

- in person;
- on hard copy forms (for example, when you complete an application or nomination form);
- through our website;
- over the telephone; and
- through written correspondence (such as letters, faxes and emails).

However, where relevant, we may we also collect personal information about you from third parties, such as:

- the Fund Administrator;
- your employer (for example, salary information);
- third parties that provide insurance, administration, clearing house, identification checking and secretarial services to VISSF;
- other superannuation or investment funds (for example, if you roll your entitlement over into VISSF);
- your financial advisor or other representative authorised by you;
- government bodies or regulators, such as the Australian Taxation Office (**ATO**) or Centrelink, in certain circumstances;
- other publicly available information sources, such as telephone directories or internet searches.

For example, if a new member does not complete an application for membership form or supply VISSF with all the personal information needed, then once the employer makes contributions to VISSF on the member's behalf, VISSF will request the employer to provide the personal information. If this occurs, the member will be provided with a "New Member Statement" showing the information given to VISSF by the employer.

## 6. ANONYMITY AND PSEUDONYMITY

We understand that anonymity and pseudonymity are important elements of privacy and that you may wish to have the option of not identifying yourself, or of using a pseudonym, when dealing with us. We will allow this as long as it is lawful and practicable for us to do so.

For example, you can browse the general information on our website (without logging in) and make general phone queries without having to identify yourself.

However, many of our products or services require us to identify the individuals that we are dealing with. In these cases, if you don't provide us with your personal information when requested, we may not be able to provide you with the product or service that you are seeking. For example, you cannot access information about your membership in VISSF without identifying yourself and we may not be able to assess a disability claim you lodge unless you provide us with relevant health information.

## 7. FALSE OR INCOMPLETE PERSONAL INFORMATION

VISSF reserves the right to impose restrictions on benefits if you or your employer does not provide personal information when required by VISSF or if the information provided is incorrect.

## 8. WHY PERSONAL INFORMATION IS COLLECTED

### 8.1 General

We only collect personal information that is reasonably necessary for the Trustee's functions and activities. The main purposes for which we collect, hold, use and disclose personal information are to:

- establish an account in VISSF for each member;
- process contributions and investment instructions;
- provide members with VISSF benefits;
- arrange insurance cover for death and disablement;

- administer investment choice;
- manage assets for the purposes of implementing members' investment choice;
- process benefit payments;
- assess and manage death, terminal medical condition and disablement claims;
- perform research and statistical analysis, including for customer satisfaction and service improvement purposes;
- answer queries and resolve complaints.

We may also collect, hold, use and disclose personal information for other purposes explained at the time of collection or:

- which are required or authorised by or under law; or
- for which you have provided your consent.

## 8.2 Direct marketing

We may use or disclose your personal information to let you know about products and services that we consider may be of interest to you (including relevant third party products and services). We may do this if we have your express or implied consent, or if we are otherwise permitted by law to do so.

We may contact you for these purposes in a variety of ways, including by mail, email, SMS or telephone.

### *Opting out*

Where you have consented to receiving marketing communications from us, your consent will remain current until you advise us otherwise. However, you can opt out at any time, by:

- contacting us (contact details are set out at the start of this Privacy Policy);
- advising us if you receive a marketing call that you no longer wish to receive these calls; or
- using the unsubscribe facility that we include in our commercial electronic messages (such as emails and SMS).

## 9. DISCLOSURE OF PERSONAL INFORMATION

VISSF may share your personal information with third parties where appropriate for the purposes set out under previous headings, including:

- the Australian Taxation Office (**ATO**) and other Government authorities such as Centrelink and the Australian Transactions Reports and Analysis Centre (**AUSTRAC**);
- financial institutions and clearing houses for payment processing;
- your employer from time to time;
- VISSF's professional advisers (including legal and accounting firms, auditors, actuaries, consultants and other advisers);
- other superannuation funds or arrangements to which a benefit is being transferred or rolled over (including the administrator of that fund or arrangement);
- the member's spouse or former spouse when required by law (for example, the *Family Law Act*);
- the member's financial advisor or other representative authorised by the member;
- medical practitioners, rehabilitation advisers, vocational assessors, health professionals, claims assessors and investigators;
- 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 VISSF wishes to contact in relation to the processing of the death benefit and their advisers; and
- our contracted service providers, including the Fund Administrator, VISSF's insurers from time to time and providers of information technology, data storage, auditing, mailing, consulting, marketing or printing services.

In the case of our service providers, we may disclose personal information to the service provider and the service provider may in turn provide us with personal information collected from you in the course of providing the relevant products or services.

## 10. CROSS BORDER DISCLOSURE OF PERSONAL INFORMATION

We do not currently disclose personal information to third parties located overseas. If this changes at some time in the future, we will comply with the requirements of the Privacy Act that apply to cross border disclosures of personal information and this Privacy Policy will be amended accordingly.

The Fund Administrator may disclose personal information to its related bodies corporate and third party providers located overseas for purposes connected with the administration of VISSF. These countries include: Canada, China (Hong Kong), France, Germany, India, Luxembourg, New Zealand, Papua New Guinea, the Philippines, South Africa, Switzerland, United Arab Emirates, the United Kingdom and the United States of America.

## 11. USE OF GOVERNMENT RELATED IDENTIFIERS

We are required or authorised to collect and use government related identifiers (such as Tax File Numbers or Centrelink Customer Reference numbers) when providing certain services.

We will not use these government related identifiers as our own identifier of individuals or otherwise use or disclose those government related identifiers, unless this is permitted by the *Privacy Act* (for example, to verify an individual's identity or as required or authorised by or under an Australian law or a court/tribunal order).

## 12. DATA QUALITY AND SECURITY

### 12.1 General

The Trustee holds personal information in a number of ways, including in hard copy documents, electronic databases, email contact lists, and in paper files held in drawers and cabinets. Paper files may also be archived in boxes and stored offsite in secure facilities. Personal information may also be held on the Trustee's behalf by the Fund Administrator, or other service providers that we may appoint.

We take reasonable steps, in conjunction with the Fund Administrator, to:

- make sure that the personal information that we collect, use and disclose about members

is accurate, up to date and complete and (in the case of use and disclosure) relevant; and

- protect the personal information that we hold (both in electronic and physical forms) from misuse, interference and loss and from unauthorised access, modification or disclosure.

The accuracy of the personal information we hold depends in large part upon the information which members and their employers provide to VISSF. It is important for existing members to keep VISSF up-to-date with any changes to their details, such as name, address, email address or phone number.

If a member becomes "lost", we will report details of the member to the Australian Taxation Office (**ATO**), which keeps a register of all lost members. Members can contact the ATO to establish whether a benefit is being held for them in a superannuation fund as a lost member.

## 12.2 Security

The steps we take to secure the personal information we hold include website protection measures (such as firewalls and anti-virus software), security restrictions on access to our computer systems (such as login and password protection), controlled access to our corporate premises, policies on document storage and security, personnel security (including restricting access to personal information on our systems to staff who need that access to carry out their duties), staff training and workplace policies.

The Fund Administrator has a separate software system to maintain administrative records for VISSF. It has arrangements for complete system recovery if there is disruption to its processing or record keeping.

### Website security

If you log into the member's area of our website, we may collect personal information from you. Information collected via the website will be stored securely by authorised third parties and will only be accessed by authorised personnel.

However, while we strive to protect the personal information and privacy of users of our website, we cannot guarantee the security of any information that you disclose online and you disclose that information at your own risk. If you are concerned about sending your information over the internet, you can contact us by telephone or post (contact details are set out at the start of this Policy).

If you are a registered user of our website, you can also help to protect the privacy of your personal information by maintaining the security and confidentiality of your member number and password, and by ensuring that you log out of the website when you have finished using it. In addition, if you become aware of any security breach, please let us know as soon as possible.

### *Third party websites*

Links to third party websites that are not operated or controlled by us are provided for your convenience. We are not responsible for the privacy or security practices of those websites,

which are not covered by this Privacy Policy. Third party websites should have their own privacy and security policies, which we encourage you to read before supplying any personal information to them.

### 12.3 Retention

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

## 13. ACCESS AND CORRECTION

### 13.1 Access

You generally have the right to access the personal information we hold about you.

In certain circumstances, VISSF will only disclose particular personal 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.

VISSF is not required to give access to personal information in certain circumstances, for example 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 VISSF in certain circumstances;
- it could prejudice negotiations between the member and VISSF in certain circumstances;
- or
- providing access would be unlawful.

VISSF reserves the right to impose charges for providing access to personal information.

### 13.2 Correction

If you ask us to correct personal information that we hold about you, or if we are satisfied that the personal information we hold is inaccurate, out of date, incomplete, irrelevant or misleading, we will take reasonable steps to correct that information to ensure that, having regard to the purpose for which it is held, the information is accurate, up-to-date, complete, relevant and not misleading.

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

### 13.3 Methods of access and correction

#### *Fund website*

If you are a member, you can readily access and notify to correct some of your own personal information, by signing into the secure member area of VISSF website by using Member Online button at [www.vissf.com.au](http://www.vissf.com.au).

#### *Other requests*

Please contact VISSF if you wish to access your personal information other than through VISSF website. Contact details are set out at the start of this Privacy Policy.

For security reasons, requests for access to, or correction of, personal information may be required in writing. You will also need to establish your identity before your access or correction request is processed, as we need to make sure that the personal information we hold is properly protected.

### 13.4 Timeframe for access and correction requests

Except in the case of more complicated requests, we will endeavour to respond to access and correction requests within 30 days.

## 14. ENQUIRIES AND COMPLAINTS

Please contact us if you have any enquiries about privacy. Most enquiries can be handled immediately over the telephone, although more complex enquiries may take more time. All enquiries will be answered within 90 days.

Complaints must be put in writing and sent to VISSF Secretary who will acknowledge the complaint in writing.

All complaints will be submitted to the Trustee and will be properly considered and dealt with within 90 days.

If your enquiry or complaint is not dealt with within 90 days or you are not satisfied with the outcome, you may be able to take the matter to the Superannuation Complaints Tribunal (**SCT**). The SCT is an independent body set up by the Federal Government to help members or their beneficiaries resolve certain types of complaints with fund trustees.

The SCT may be able to help you resolve your complaint, if you are not satisfied with the Trustee's decision. Please note that:

- the SCT will only handle complaints which satisfy certain requirements; and
- some complaints (such as those relating to Total and Permanent Disablement claims) must be lodged with the SCT within certain time limits.

For more information about these requirements and the time limits, you can contact the SCT as follows:

#### **The Superannuation Complaints Tribunal**

**Locked Bag 3060**

**GPO Melbourne VIC 3001**

**Telephone:** 1300 884 114

**Website:** [www.sct.gov.au](http://www.sct.gov.au)

**Email:** [info@sct.gov.au](mailto:info@sct.gov.au)

If the SCT accepts your complaint, it will try to help you and the Trustee reach a mutual agreement. If this is not successful, the SCT will then make a decision, which is binding on all parties.

Alternatively, you can refer your complaint to the Office of the Australian Information Commissioner (OAIC). The OAIC may be contacted on:

**Telephone:** 1300 363 992

**Post:** GPO Box 5218  
Sydney NSW 2001

**E-mail:** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

## **15. CHANGES TO THIS POLICY**

We may amend this Privacy Policy from time to time. The current version will be posted on our website and a copy may be obtained by contacting us. Our contact details are set out at the start of this Privacy Policy.