



Privacy Policy

1. Introduction

The Superannuation Commission (ABN 96 573 090 182) (the Commission) is the trustee of the Retirement Benefits Fund (ABN 51 737 334 954) and is committed to protecting the information we collect and use.

This Policy describes how the Commission protects and manages personal information, in accordance with the Personal Information Protection Principles set out in Schedule 1 of the *Personal Information Protection Act 2004* (PIP Act).

The staff supporting the Commission are employees of the Tasmanian Department of Treasury and Finance (the Department) and, in undertaking work on behalf of the Commission, are also bound by the Act, the Department's Personal Information Protection Policy and this policy. The Department's Personal Information Protection Policy can be found at www.treasury.tas.gov.au.

Australian Administration Services Pty Ltd ABN 62 003 429 114 (MUFG Pension & Market Services) administers the Retirement Benefits Fund on behalf of the Commission. MUFG Pension & Market Services Privacy Policy can be found at www.rbf.com.au.

The Commission, the Department's employees and MUFG Pension & Market Services (as the context requires, collectively referred to as RBF, we, our or us) understand the importance of protecting your privacy. This policy outlines the way in which we will collect, use, store, disclose, keep secure and provide access to your personal information.

RBF is committed to protecting the information we collect and use. This Policy describes how we protect and manage personal information, in accordance with the Personal Information Protection Principles set out in Schedule 1 of the Act.

In this Policy, the following words and phrases have defined meanings:

Collection Notice is a notice provided to you that provides a short description of information collected for a specific purpose.

Personal Information has the meaning given to it under the PIP Act. It includes information or opinion in any recorded format about an individual whose identity is apparent or is

reasonably ascertainable from the information or opinion. Personal information may include your name, address and telephone number. It also includes information about your identity, your personal circumstances or your employment. The PIP Act protects information about living individuals and deceased individuals who died less than 25 years ago.

Sensitive information has the meaning given to it in the PIP Act and is a subset of personal information. Sensitive Information includes: health information; information or opinions about racial or ethnic origin; political opinions; membership of political associations; religious beliefs; memberships of professional or trade associations; membership of a trade union; sexual preferences or practices; or criminal records.

You includes the reader of this Policy and personal representatives, executors or next of kin of deceased individuals whose personal information we hold.

Review of this Policy

RBF will review this policy annually.

2. What information is collected

Personal information collected by RBF may include names, addresses and telephone numbers, together with any specific information about you that may be required for the purpose of administering your account/s and/or which is otherwise required by law, including:

- ▶ your employment details and relevant history, including your employer's name, your employment start date, position title, salary and employment capacity (eg full or part time);
- ▶ superannuation information, such as your superannuation start date, contributions, rollovers, rollover institution details and previous payment details;
- ▶ information from the Australian Taxation Office; and
- ▶ health information, including details for assessing levels of death and incapacity cover and benefits available to you. This may include medical assessments arranged and paid for by RBF to ensure you are receiving the correct benefits and entitlements. Medical Practitioners are appointed by the Commission and must act in accordance with RBF's governing rules, legislation and insurance policies.

Sensitive information

RBF will only collect sensitive information with your consent, if it is necessary, including for consideration of your eligibility for a benefit, or if the information is required by law.

In the event RBF receives sensitive information without consent, or where it is not required by law, RBF will seek your consent to retain your sensitive information. If RBF cannot obtain your consent within a reasonable period the information will be destroyed.

Law Enforcement Information

Where personal information amounts to law enforcement information, it may not be subject to the same restrictions as other forms of personal information.

Further information about law enforcement information can be found in section 9 of the PIP Act.

Right to remain anonymous

If you are making a general enquiry, it may not be necessary for you to identify yourself. However, if you want to obtain a service, it may be necessary for you to identify yourself so that we can provide appropriate information and/or services to you.

3. How to access or correct your personal information

Accessing your personal information held by RBF

You can access your personal information held by RBF by completing the form "Request for details of personal information" and providing certified proof of identity to confirm the authenticity of your request.

You can forward your request to us by email, mail or by visiting our Hobart or Launceston office. Our staff can also assist with certifying your proof of identity.

There is no fee for requesting a copy of your personal information held by RBF.

RBF will respond to your request within 20 business days of receiving it.

Amending your personal information held by RBF

If you consider the personal information held by RBF is incorrect, incomplete, out of date or misleading, you can request that the information be amended by completing one or both of the following forms as appropriate:

RBF Form – Change of personal details; or

RBF Form – Providing your Tax File Number

and return to RBF by email, mail or by visiting our Hobart or Launceston office (see details below).

RBF will notify you in writing within 20 business days of your request of our decision in relation to amending the information in the way you requested.

The following documents provide further information which may be of assistance:

Fact Sheet – Changing your name; or

RBF Fact Sheet – Completing proof of Identity.

There is no fee for requesting an amendment of your personal information held by RBF.

RBF will respond to your request within 20 business days of receiving it.

Refusals and complaints

If RBF refuses your request for either access to your personal information or an amendment to your personal information, or we do not respond to your request within 20 working days and you make a further request, your request will be treated as an application for Assessed Disclosure under the *Right to Information Act 2009* (RTI Act).

For further information please refer to the Department's Right to Information webpage or contact the Department's Right to Information Coordinator:

By telephone: 03 6166 4444 or

By email: rti@treasury.tas.gov.au.

If you are not satisfied with the handling or outcome of your request to either access or amend your personal information, you can lodge a complaint with the Tasmanian Ombudsman.

You may lodge a complaint with RBF if you consider RBF has breached a personal information protection principle under the PIP Act. If you are not satisfied with the response we provide, you may make a complaint to the Tasmanian Ombudsman.

The Ombudsman's Office can be contacted:

By telephone: 1800 001 170 (free call in Tasmania) or 1300 766 725 (cost of local call anywhere in Australia) or

By email: ombudsman@ombudsman.tas.gov.au

By mail: Ombudsman Tasmania
GPO Box 960
Hobart TAS 7001

A complaint, other than a complaint about a decision to refuse a request to amend personal information, must be made within 6 months of an alleged breach (or any further period the Ombudsman may allow).

A complaint about a decision to refuse a request to amend personal information must be made within 20 working days of the date on which the notice of decision is given. Complaints can only be about personal information that is recorded in some form.

4. How RBF collects personal information

RBF collects personal information in a variety of ways which include:

- ▶ correspondence;
- ▶ paper-based forms;
- ▶ online (web-based forms and email); and
- ▶ phone calls, faxes and face-to-face meetings.

In most cases, information will be collected directly from you or from representatives you authorise us to collect information from. We will collect personal information from your employer (including service and salary history in order to administer your account and pay benefits).

We may collect personal information from other people or organisations including your financial adviser, insurer, your or the Commission's medical practitioner and if we do not already have your consent, we will notify you.

If we are unable to collect your personal and/or sensitive information, we may not be able to inform you about information relevant to your account, our products or be able to process requests to make benefits payable to you.

5. How RBF keeps your information up to date

RBF takes reasonable steps to ensure that the personal information it holds is accurate, complete and up to date. For this purpose, some fields/information are mandatory when providing personal information to RBF. Where practicable, we will check on the accuracy of your personal information before it is used.

In addition to updating your personal information when we receive a request from you, RBF undertakes regular reviews of the information we hold to make sure the personal information we collect, use, hold or disclose is accurate, complete, up-to-date and relevant to the purpose for which it was collected. We may contact you from time to time to confirm whether the information is still accurate and up to date.

6. How RBF may use and disclose your personal information

Personal information will be used only for the purposes outlined in section 2 of this Policy. Your personal information will only be disclosed with your consent, or, if it is required or authorised by law including under Family, Tax or Anti-Money Laundering and Counter Terrorism Financing laws.

For example, there may be a need or requirement to disclose some or all information RBF collects to contractors and agents of the Commission including administrators, insurers, actuaries, investment consultants and doctors, and law enforcement agencies, courts, or other public sector bodies or the Department. Some de-identified personal information RBF has collected may be used in reporting or training, but not in a way that compromises the protection of personal information.

We are permitted under the PIP Act to disclose your basic personal information (that is, name, address, date of birth and gender) we have collected, provided it is collected in conjunction with the provision of a service to other public sector bodies.

RBF will provide to your employer details of your superannuation entitlements on final payment of benefits, and in relation to ongoing pension instalments, where your employer's funding obligations are required to be paid by your employer and potentially subject to an audit and review by the Department. We will also provide your employer with advice of the outcome of any application for an ill-health benefit.

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

Unique identifiers

RBF assigns unique identifiers to people as it is necessary for us to carry out our functions efficiently. If you are assigned a unique identifier, it will be used to link you to data which is specific to you and to differentiate you from others within RBF's systems.

RBF may collect unique identifiers assigned to you by other organisations, but RBF will not use or disclose these unique identifiers.

7. How we keep your information safe

RBF uses a number of procedural, physical and technical safeguards including access controls, secure methods of communication and back-up and recovery systems to protect information from misuse and loss, unauthorised access, modification and disclosure.

All employees of the Department are bound by the confidentiality requirements set out in the *State Service Act 2000*. Staff access to information is restricted to information which is required to carry out their functions. RBF staff undertake mandatory annual training on their privacy obligations.

In the case of MUFG Pension & Market Services, access is provided in accordance with relevant laws, including the Privacy Act, its own security measures (which accord with industry best practice) and its contractual agreement with the Commission and the Department.

RBF will destroy or permanently de-identify your personal information when it is no longer required to be held by law, including under the *Archives Act 1983* (Tas).

Contacting us

If you would like more information in relation to this policy please contact our Privacy Officer on **1800 622 631** or by writing to:

Post: RBF Privacy Officer
Retirement Benefits Fund
Reply Paid 89418
PARRAMATTA NSW 2124

Email: RBF.Enquiries@treasury.tas.gov.au
(marked to the attention of our
Privacy Officer)

Office: Ground Floor,
21 Kirksway Place,
Hobart

Level 3, Henty House,
1 Civic Square,
Launceston
