The Superannuation Commission (ABN 93 598 914 092) is the trustee of the Retirement Benefits Fund (ABN 51 737 334 954) and is committed to compliance with and is bound by the Personal Information Protection Act 2004 (Tas) (PIP Act) and this policy. 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 Superannuation Commission will be bound by this policy.

Australian Administration Services Pty Ltd (AAS) (ABN 62 003 429 114) is the company that administers the Retirement Benefits Fund on behalf of the Superannuation Commission and is committed to compliance with and is bound by the Privacy Act 1988 (Cth) and this policy. AAS’ Privacy Policy can be found at www.rbf.com.au.

Both the Commission and AAS 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.

In this policy, the Commission and AAS are, as the context requires, collectively referred to as RBF.

Personal information and sensitive information

**Personal information** has the meaning given to it in the PIP Act. Generally, it is information or opinion about a person who is alive or has not been dead for more than 25 years that can be used to identify them and includes sensitive information.

**Sensitive information** has the meaning given to it in the PIP Act. It is personal information or an opinion relating to personal information about an individual's 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 health information.

Collection of information

We collect personal and/or sensitive information from you where it is necessary for one or more of our functions or activities.

When you become a member of RBF, we collect information to administer your account(s). We also follow certain legislative and regulatory requirements (state and federal) which require us to obtain and hold information about members. Such information may include:

- your name, contact details (including email address), date of birth, tax file number, gender, relationship status and beneficiaries;
- your employment details and history including your employer’s name, employment start date, your position title, salary and employment capacity (full or part time);
- super information such as your insurance choices, super start date, contributions, rollovers, rollover institution details and previous payment details; and
- health information, including details for assessing levels of death and disablement cover and benefits available to you. This may include Commission medical assessments arranged for 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.

In most cases information will be collected directly from you or from representatives you authorise us to collect information from. We may collect personal information from other people or organisations including your employer or financial adviser, insurer, medical practitioner and the Australian Taxation Office. If we collect personal information from a third party we will take reasonable steps to notify you of your right to access the information, the purpose for which the information was collected, the intended recipients of the information, any law that requires the information to be collected and the main consequences if all or part of the information is not provided (as relevant).

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 made by you in order to make benefits payable to you.
Purpose of collection

RBF will only collect personal information about you for the following purposes:

- to administer your account(s);
- to improve our products and services;
- to undertake our administrative and clerical functions; and
- to comply with legal requirements.

Anonymity

We understand that an individual may not wish to identify themselves when requesting information from us. We will allow individuals to remain anonymous if they choose to, unless we are required or authorised by or under an Australian law or court or tribunal order to require identification or it is impracticable for us to deal with individuals who have not identified themselves.

Please be aware that if we are unable to identify you, you may not receive accurate or appropriate information from us.

Use and disclosure

We collect, use and disclose personal information where it is reasonably necessary for the purposes listed above. This includes using your personal information to:

- determine your eligibility for potential benefit entitlements;
- maintain your account and enable benefit entitlements to be calculated accurately;
- comply with legislative and regulatory requirements;
- perform administrative and clerical functions including accounting, risk management, record keeping, archiving, systems development and training;
- provide information about a range of superannuation products and services including membership statements, fund reports, newsletters, seminars and workshops;
- research and develop RBF services and products and maintain and develop RBF's business systems and infrastructure including testing and upgrading new systems;
- assist RBF in identifying classes of members and prospective members requiring further member education about RBF including carrying out appropriate information-gathering exercises at expositions, seminars and like functions;
- enable RBF to provide you with information about our other products and services (unless you ask us not to).

We will not use your personal information for any other purpose, unless we have your consent or it is required or authorised by or under law. For example, we are required to report certain information to the Australian Taxation Office for tax related purposes.

From time to time, unless you have opted out of receiving direct marketing, we may use your personal information to provide you with information about our products and services which we expect to be of interest to you and to assist in marketing and research relating to super or any other financial service provided by us.

If you do not wish to receive marketing and research material from us, you can ‘opt out’ by contacting us on the details on page 4.

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

- it is required to be given by law (e.g. Family Law Act 1975 (Cth), Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), the Australian Tax Office for tax related purposes, a court order or statutory notice to government agencies, the State Actuary as required by RBF’s governing rules);
- it is for the purpose for which it was provided, e.g. providing your TFN to the ATO;
- it is with your consent or you have requested us to do so;
- it is to a person acting on your behalf, once we have checked that the person has authority to act on your behalf, such as a financial adviser, accountant, solicitor or other party;
- it is required by another super fund because you want to transfer your benefits from RBF into that fund;
- it is for another purpose where you would reasonably expect us to provide it;
- RBF has told you the name of the third party and why we have provided your information and it is permitted by law;
- it is to service providers of RBF including doctors, insurers, industry bodies and other external service providers contracted by RBF (which includes but is not limited to auditors, lawyers, actuaries and investment consultants) in order to provide, administer or improve your membership, benefits or services;
- the information is required by AAS in order for it to carry out the functions that RBF outsources to it, or as otherwise permitted by law.
RBF will not give details of your individual super entitlements to your employer without your consent. The only exception is on final payment of benefits 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 of Treasury and Finance.

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

Security

RBF’s security measures are based on Australian Standards. We take all reasonable steps to make sure your personal information is protected from misuse, loss, unauthorised access, modification or disclosure.

Our computer-based information is protected through the use of access passwords at each user interface. Data is backed up daily and stored securely off-site.

If you close your RBF membership, your personal information is maintained electronically within RBF’s electronic document and records management system or in a secure off-site storage facility if in hard copy format, and in accordance with the Archives Act 1983 (Tas).

Our security procedures are reviewed from time to time and are updated in accordance with all practical and legal requirements.

Direct marketing

RBF will not disclose your personal information to any external organisation for the purpose of enabling that organisation to undertake direct marketing to you.

RBF may use your personal information to market and undertake research in relation to its own products or services. If you do not wish to receive marketing and research material from us, you can ‘opt out’ by contacting us on the details on page 4.

Cookies

To help us meet member needs we may collect information about how people use our website through the use of ‘cookies’. We do not link this information with any other information you may have already provided and it is collected purely for statistical purposes. Cookies allow us to identify your web browser while you use the website. They do not identify you and if you do not wish to receive cookies you can instruct your web browser to refuse them.

Links to other sites

Our website contains links to other sites. However, data transmission over the internet cannot be guaranteed to be 100% secure and we are therefore unable to guarantee the security of any information you transmit to us or receive from our website.

Most sites will contain their own privacy policy which is outside our control and may not be subject to privacy standards. We recommend you contact these organisations directly to determine their privacy standards.

Whilst transmissions sent to or from RBF are routinely monitored for quality control and systems administration, all online activities are conducted at your own risk. Once we receive your transmission, we make every effort to ensure its security.

Access and correction

You may request access to your personal information we hold. We aim to provide you with access within 14 business days of receipt of your written request or 20 business days when the request is more complicated. We may either provide you with copies of the information or allow you to view the information. Naturally, we require evidence of your identity prior to providing access. If we have legitimate grounds to refuse you access to your personal information, we will inform you in writing of the reasons for refusing you access.

We are strongly committed to protecting your privacy and we want to provide a safe and secure web environment for our members and visitors. Your web-based personal information and accounts with RBF are only accessible to you, authorised staff at RBF and AAS or your other authorised representatives. Our authorised users can only access your details using a password and are required to safeguard the information and access it only for approved business purposes.
Keeping your information accurate and complete
RBF takes reasonable steps to ensure that information it collects, uses and discloses is accurate, complete and up-to-date. If you become aware, or believe that any personal information we hold about you is inaccurate, incomplete or out-of-date, please contact us with evidence the information is inaccurate, incomplete or out-of-date.

Complaints
If you believe that RBF is in breach of the PIP Act you may lodge a written complaint with our Privacy Officer by mail:

Reply Paid 89418, Parramatta, NSW 2124.

We will acknowledge your complaint as soon as practicable and will endeavour to deal with your complaint as soon as possible, and in any event within 20 business days of receipt.

You may request, in writing, reasons for our decision in relation to your complaint, if not already provided. We will respond to any request for reasons within 14 business days of your written request.

If you are not happy with the way your complaint has been handled or with its outcome, you may refer your complaint to the Tasmanian Ombudsman.

Contacting us
If you would like more information in relation to this policy please contact our Privacy Officer on 1800 622 631.

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**Contacting RBF**

Contact RBF if you would like additional information or assistance.

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<tr>
<th>RBF Enquiry Line:</th>
<th>1800 622 631 or +61 2 8571 6868 (international)</th>
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<tbody>
<tr>
<td>Visit:</td>
<td><a href="http://www.rbf.com.au">www.rbf.com.au</a></td>
</tr>
<tr>
<td>Write:</td>
<td>RBF, Reply Paid 89418, PARRAMATTA NSW 2124</td>
</tr>
<tr>
<td>Office:</td>
<td>Ground Floor, 21 Kirkway Place, Hobart</td>
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<tr>
<td></td>
<td>Level 3, Henty House, 1 Civic Square, Launceston</td>
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