

Superannuation Privacy Statement



Your privacy is important

We* are a member of the Suncorp Group, which we'll refer to simply as 'the Group'.

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and provide you with a product or service;
- set up, administer and manage our products and services;
- assess and investigate a right exercised by you under one or more of our products;
- determine eligibility for family discounts where applicable;
- manage complaints and disputes and report to dispute resolution bodies;
- manage, train and develop our employees and representatives; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research and development including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

Under various laws we will or may be authorised or required to collect your personal information. These laws include the: Australian Securities and Investments Commission Act 2001, Superannuation Industry (Supervision) Act 1993, Corporations Act 2001, Anti Money Laundering and Counter Terrorism Financing Act 2006, Anti Money Laundering and Counter Terrorism Financing Rules Instrument 2007 (No. 1), Income Tax Assessment Act 1997, Taxation Administration Act 1953, Superannuation Guarantee (Administration) Act 1992, Small Superannuation Accounts Act 1995, Superannuation (Unclaimed Money and Lost Members) Act 1999, Superannuation (Resolution of Complaints) Act 1993, Superannuation (Government Co-contribution for Low Income Earners) Act 2003 and Family Law Act 1975 (Part VIII B), as those acts are amended and any associated regulations. From time to time other acts may require, or authorise us to collect your personal information.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group and other trading divisions or departments within the same company (please see our **Suncorp Group Privacy Policy** for a list of the companies);
- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- a third party that we've contracted to provide financial, legal or professional services, financial products or administrative services – for example:
 - information technology providers,
 - administration or business management services, consultancy firms, auditors and business management consultants,
 - marketing agencies and other marketing service providers, claims management service providers,
 - print/mail/digital service providers, and
 - imaging and document management services;

- any intermediaries, including your agent, adviser or other representative or person acting on your behalf, other Australian Financial Services Licensee or our authorised representatives, advisers, and our agents; a third party claimant or witnesses in a claim;
- the Superannuation Complaints Tribunal or any other external dispute resolution body;
- an employer, trustee or custodian associated with membership of a superannuation fund, investment/managed fund or life insurance policy;
- government, statutory or regulatory bodies and enforcement bodies;
- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, financiers; and
- hospitals and medical, health or wellbeing professionals.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in 'Why do we collect personal information?'

The countries we usually disclose your personal information to have been outlined on our website suncorpgroup.com.au/privacy or you can give us a call and we will provide a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

Your personal information and our marketing practices

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under 'How we handle your personal information'). We may also collect your personal information for marketing through competitions.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the **Suncorp Group Privacy Policy**.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the **Suncorp Group Privacy Policy**. Please use the contact details in 'Contact Us'.

Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences visit our website suncorp.com.au/privacy or give us a call on one of the following numbers:

- Suncorp WealthSmart – 13 11 55
- Suncorp Everyday Super – 1800 191 517
- Suncorp Employee Superannuation Plan – 1800 652 489
- Suncorp Defined Benefits Fund – 1800 232 001 (Standard Pacific)

**'We' means Suncorp Portfolio Services Limited