

YOUR PRIVACY



smartsuper

superfund administrators

UPDATED ON 1 DECEMBER 2003

WE RESPECT YOUR PRIVACY

smartsuper pty limited ("smartsuper" has created this Privacy Policy and Collection Statement (together referred to as "this Privacy Policy ") in order to demonstrate its firm commitment to privacy.

smartsuper will update this privacy policy as required. If it is changed, the changes will be posted on smartsuper 's website www.smartsuper.com.au so that you are always aware of the sort of information collected, how the information may be used, and under what circumstances it may be disclosed by smartsuper.

Please note that if at any time smartsuper is required by law to release information about you or your organisation, smartsuper must cooperate fully.

This Privacy Policy does not apply to acts or practices of smartsuper that are directly related to employee records of current or former employees

WHAT SORT OF INFORMATION DOES SMARTSUPER COLLECT?

smartsuper collects information about you ("the Information") in 5 different ways:

- (a) smartsuper collects information when you engage the organisation so that smartsuper may provide you with superannuation fund administration services;
- (b) smartsuper collects information from the Taxation Office while dealing with your personal information and/or information relating to your superannuation fund
- (c) When you send smartsuper an e-mail, we collect various information dealing with your personal information and/or information relating to your superannuation fund;
- (d) smartsuper collects information from your employer regarding employment, contributions and/or length of service;
- (e) smartsuper collects information from your financial adviser(s) and/or tax advisers and/or accountants and/or your solicitor while dealing with your personal information and/or information relating to your superannuation fund

WHAT HAPPENS IF YOU DO NOT PROVIDE THE INFORMATION?

You may be adversely treated from a taxation point of view either from a trading point of view or when you commence to draw benefits from your superannuation fund.

You may inadvertently make your superannuation fund non-complying rendering it liable to non-concessional tax rates and/or penalties.

WHY DOES SMARTSUPER COLLECT THE INFORMATION AND HOW IS YOUR INFORMATION USED?

smartsuper collects the Information to provide you with a specific service. For example, we may use the Information you provide us to track your superannuation entitlements, determine your income tax status, prepare your annual superannuation fund tax return, pay you a lump sum or pension etc

smartsuper also uses the Information to send you information (either by e-mail or post) that you request. If at any time you receive material that you did not request or do not want to receive such material any more, see Correcting and Updating Your Profile below.

WHO DOES SMARTSUPER DISCLOSE PERSONAL INFORMATION TO?

smartsuper will not sell, rent, trade or otherwise supply to third parties any personal information obtained from you unless you consent.

smartsuper may provide information to the following:

- The Taxation Office
- The Trustee(s) of your superannuation fund
- Your financial adviser
- Your accountant
- The auditor of your superannuation fund
- Your legal representative
- Any government agency or department that is entitled by legislation to have access to the information
- Anyone who makes an request for the information for the purposes of Family Law legislation in the approved manner

smartsuper develops aggregate (ie. not individual) reports which incorporate some of the Information. The reports are for statistical use by us, your financial adviser or the dealer group of your financial adviser. Examples of this are to determine the total funds under administration for a particular dealer group. These reports do not include any personally identifiable information.

HOW WILL SMARTSUPER KEEP YOUR PERSONAL INFORMATION SECURE?

smartsuper has security measures designed to protect against the loss, misuse and/or alteration of the Information under its control.

These security measures are:

- (a) Password controlled and restricted access to your personal information
- (b) Firewalls installed on the computer servers
- (c) Employee agreements requiring confidentiality
- (d) Only minimal information retained in hard copy format – most is stored electronically
- (e) Security controlled building
- (f) Password controlled access to main storage servers available only to administrators of the system not general staff

CORRECTING & UPDATING YOUR PROFILE

smartsuper gives you the following options for accessing and modifying Information previously provided:

- (a) You may gain access to Information that smartsuper has collected about you, by contacting the person named below. We will not charge you for responding to such a request, unless we incur costs in providing the information.
- (b) You will be able to view/change/update your personal information online at some stage in the future
- (c) You may advise us in writing, by phone, by fax or by email of necessary corrections/updates to your information.

CONTACTING US

If you have any questions about this Privacy Policy, you should contact:

The Privacy Officer
smartsuper pty limited
PO Box 529
North Sydney NSW 2059

Phone: 1300 138 348
Fax: 1300 138 349
Email: Privacy@smartsuper.com.au

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1300 138 348