



The Fire and Emergency Services Superannuation Board (the Board) as the trustee of the Fire and Emergency Services Superannuation Fund (FES Super) recognises and values each member's right to privacy. Consequently, the Board has developed a comprehensive policy outlining FES Super's approach and principles in collecting, using, accessing and disclosing members' personal information. As part of this policy, the Board is required to abide by the Australian Privacy Principles issued by the Office of the Australian Information Commissioner. These Principles dictate how FES Super should deal with personal information and specifically identify its duties to members and other individuals, and member rights in relation to personal information.

A full copy of the Australian Privacy Principles and of this Privacy Policy is available free of charge to members on request.

Collection of Personal Information

What is collected?

FES Super may collect the following personal information on members:

- title, full name and contact information including email address;
- date of birth, marital status and gender;
- spouse/children/next of kin/nomination of beneficiary details;
- Tax File Number (if quoted);
- service information like date commenced employment;
- occupation, employer, employment status and site location;
- certified copies of identification documents such as driver's licence or passport;
- bank account details;
- account balance and account components, taxation status, preservation components;
- payroll, salary and contribution details;
- investment selection;
- health information;
- details of member enquiries or complaints; and
- any other personal information necessary for the function and activities of FES Super (as outlined under the section titled "Why is it collected?").

How is it collected?

Where reasonable and practicable, FES Super endeavours to obtain personal information directly from the member to whom the information relates. This may be achieved through verbal, written or electronic communications with the member.

However, where it is unreasonable or impracticable to collect information directly from the member, personal information may be collected from third party organisations. For instance, certain information about a member is usually obtained directly from the member's employer, including payroll, contribution and salary details, and in some instances other details such as change of address or contact details. Where it is reasonable to do so, FES Super will confirm any changes to personal details received through a third party directly with the member (eg change of address or contact details).

All personal information collected, whether directly or indirectly, is done so in a lawful and non-intrusive manner and by fair means.



Use of Personal Information

Why is it collected?

The primary purpose for the collection of personal information is to manage the superannuation affairs of FES Super members. This includes the collection of personal information to:

- administer, invest, calculate, pay or transfer members' superannuation benefits;
- process member enquiries and complaints;
- ensure compliance with legal, taxation and reporting obligations;
- assist participating employers in meeting their employment and superannuation obligations;
- assist in the provision of member education and communication of information to members;
- gain insurance coverage or assess/process a claim for death or disability benefits; and
- comply with obligations under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth).

This may involve the collection of sensitive information like health information. Sensitive information will only be collected with member consent, unless it is permitted by law.

FES Super will take all reasonable steps to ensure that the personal information it collects is accurate, up-to-date and complete at all times, as well as relevant having regard to the purpose of that use.

The use of personal information to distribute communication materials (such as your name and address) will be limited to the communication of information about FES Super and superannuation or investment related matters, and any additional services that FES Super may provide to members as part of their membership of FES Super, such as access to financial planning services or low cost super member home loans. If members receive direct marketing materials through FES Super from third party organisations that are not related to superannuation or investment related matters, members may opt-out of receiving these materials in future if they wish to do so. In order to opt out of future receipt of direct marketing materials from third party organisations members should write to the Secretary/Manager, Fire and Emergency Services Superannuation Board, PO Box 513, Subiaco, WA 6904.

FES Super will not use personal information for any other purpose without the consent of the member unless its use is permitted or required by law, or is permitted under the Australian Privacy Principles. Legislation that may require the collection of personal information includes superannuation legislation (to comply with any requirements) and taxation legislation (such as the collection of your tax file number).

Where FES Super receives any personal information for a member that is not solicited by FES Super but could have been, FES Super will treat this information in the same way as it treats the solicited personal information for the member, and will afford it the same level of privacy protection. If the unsolicited personal information received could not have been sought by FES Super, FES Super will take such action necessary to de-identify the information from the member.

What if a member chooses not to provide certain information?

If a member does not provide personal information to FES Super when requested to do so, the following may result:

- the member may pay more tax on their superannuation benefit than necessary;
- FES Super may be unable to process or pay a member's superannuation benefit;
- a member may not be eligible for insurance cover;
- FES Super may be unable to process a death or disability claim; and/or
- the member may have more difficulty in locating their superannuation benefit in the event it was rolled over to an eligible rollover fund.



How long is the information kept?

Superannuation legislation requires FES Super to retain certain personal information for a minimum of ten years or as long as it may be relevant.

In addition, the nature of FES Super's business as a superannuation fund also requires personal information to be retained for as long as an individual remains a member. Even after the member leaves FES Super, FES Super may retain personal information on the member for a period of time to allow FES Super to deal with any potential issues that may arise for that individual such as a complaint made to the Australian Financial Complaints Authority (AFCA).

Access to Personal Information

Can a member access it?

On request, members and others have a right to access their personal information held by FES Super. In certain instances, such as where it may endanger the life, health or safety of an individual, impact unreasonably on the privacy of other individuals, be prejudicial to activities of enforcement bodies or legal proceedings, be unlawful, or where the request is vexatious or frivolous, access to personal information may be restricted or denied. Where access is restricted or denied, the reasons for doing so will be provided to the person.

The Fund Secretary is the contact person for members and others who wish to access details of their personal information or who wish to obtain a copy of this Privacy Policy.

FES Super will respond to a person's request for access to personal information within a reasonable period after the request is made, and in the manner requested by the person, if it is reasonable and practical to do so.

Members and others will not generally be charged by FES Super for requesting access to their personal information held by FES Super. However, at the discretion of FES Super, a charge may be made for the provision of information that involves significant time or cost, for example, retrieving information from archive or large amounts of photocopying.

Can a member correct the personal information held by FES Super?

Where information is obtained directly from the member, FES Super relies on the accuracy of the information provided by the member.

If FES Super is satisfied that having regard to a purpose for which the information is held, the information is inaccurate, out of date, incomplete, irrelevant or misleading and a person has evidence of the correct information, FES Super will action a person's request to correct the personal information as soon as practicable. If FES Super disagrees with the person about the accuracy of the personal information held, FES Super may choose not to alter the information held but it will, on the request of the person, take reasonable steps to record that the person believes that particular information held by FES Super is inaccurate, out-of-date, incomplete, irrelevant or misleading.

FES Super will respond to a person's request for correction to personal information within a reasonable period.

How is your personal information stored?

Personal information about members or beneficiaries is only accessible by those members or beneficiaries and those persons authorised by FES Super to access it. Most personal information is stored on administration systems by the Administrator. To access this personal information, authorised persons must use a password and are bound by confidentiality agreements.

The personal information of members and others is held and stored by the Fund in such a way as to protect the information from interference, misuse, loss and unauthorised access, modification or disclosure.



Disclosure of Personal Information

Who else may be given access to your information?

While FES Super maintains ultimate responsibility for managing members' superannuation, it does outsource some of its administrative and related functions to professional external organisations. Personal information may be disclosed to these organisations, but only to the extent that it is necessary for the activity or function that they have been engaged to undertake by FES Super. These organisations may include the accountant, auditor, actuary, administrator, archiving company, legal advisor, insurer and underwriter, medical practitioner/s and a mailing house (for the purpose of distributing member communications). Where possible and practical, FES Super will remove personal identifiers from personal information before disclosing any information to third parties, for example, by removing member names and addresses.

FES Super will take all reasonable steps to ensure that the personal information it discloses is accurate, up-to-date and complete as well as relevant having regard to the purpose of that disclosure.

It is unlikely that FES Super will ever need to disclose members' personal information to overseas recipients. However, if FES Super does need to do this in connection with its operations it will take all reasonable steps to ensure the overseas recipient will abide by privacy principles similar or equivalent to the Australian Privacy Principles in relation to the information to be provided to them.

FES Super may also be required to disclose certain personal information in its dealings with the employer (such as to confirm the contributions received for the year) or with other superannuation funds, retirement savings account providers and other rollover entities including eligible rollover funds and successor funds when transferring monies into or out of FES Super.

Where the disclosure of personal information is not necessary for FES Super activities or functions and is not required by law, the consent of the member will be obtained prior to the release of any personal information.

FES Super may be obligated by law to disclose personal information to regulatory authorities like the Australian Taxation Office, Australian Prudential Regulation Authority, Australian Securities and Investment Commission, Office of Australian Information Commissioner, Australian Financial Complaints Authority in the event of a complaint from a member, a court in the event of litigation or family law proceedings, certain persons under the Family Law legislation (such as a spouse) as well as law enforcement bodies or other persons/organisations where required by law.

Use of Website cookies

The Board collects statistical information on FES Super website activity, such as the number of users who visit the website, the date and time of visits, the number of pages viewed, and how users navigate through the website. This information is collected through the use of website cookies. No personal information is contained on the cookies used as all specific details for users are kept on the internet server.

The FES Super website and Member Online portal uses persistent or tracking cookies, which remain on your computer's browser until you erase them or they expire. These cookies allow us (the Board) to remember your computer address on subsequent visits to the website and portal and enhance your experience of the services and functions offered. They cannot be used by any one to access your superannuation account or any of your personal information.

The FES Super website and Member Online portal uses standard security protocols to protect personal information you disclose in using Member Online facilities.



Further information

If you require further information on the personal information held for you by FES Super or wish to access or correct any of your personal information, please contact FES Super by telephone on (08) 9382 8444, by email: admin@fessuper.com.au, or by writing to:

**The Secretary/Manager
Fire & Emergency Services Superannuation Board
PO Box 513
SUBIACO WA 6904**

If you have a complaint about a possible breach of privacy or any other matter in relation to privacy, FES Super has procedures in place to deal with your complaint. In brief:

STEP 1: You should contact the Secretary/Manager or one of the Board Members to discuss the issue, as it may be easily resolved.

STEP 2: If the issue is not resolved, you should address your complaint in writing to the Secretary/Manager at the address above.

The Board has procedures in place to deal with complaints and will endeavour to acknowledge your written complaint within 5 days and to resolve your complaint within 90 days of receipt.

STEP 3: If you are still not satisfied with the resolution of the matter, you can discuss it with the Office of the Australian Information Commissioner by telephone on 1300 363 992.

STEP 4: If the matter is not adequately resolved over the telephone, the Office of the Australian Commissioner may then request you to put your complaint in writing to them addressed as follows:

Office of the Australian Information Commissioner
GPO Box 5218
SYDNEY, NSW 2001