



Fire & Emergency Services
Superannuation Fund

Privacy statement



The Fire and Emergency Services Superannuation Fund (the Fund) recognises and values each member's right to privacy. This privacy statement briefly outlines the Fund's Privacy Policy.

Protecting your personal information is important to the Fund and is required by law.

Why is personal information collected?

The primary purpose for the collection of personal information (such as your name, address, date of birth and tax file number) is to administer your superannuation account and to keep you informed of opportunities available to you as a Fund member. This includes the collection of your personal information to:

- administer, invest, calculate, pay or transfer your superannuation benefits,
- process your enquiries and complaints,
- ensure compliance with the Fund's legal, taxation and reporting obligations,
- assist participating employers in meeting their employment and superannuation obligations to you,
- assist in the provision of member education and communication of information to you,
- 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).

The use of personal information (such as your name and address) to distribute communication materials will be limited to the communication of information about the Fund, superannuation and investment related matters, and any additional services that the Fund may provide, such as access to financial planning services or low cost super member home loans.

The Fund will not use your personal information for any other purpose without your consent 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).

What if you do not provide the requested information?

If you do not provide all or part of the personal information requested, the following consequences may result:

- you may pay more tax on your superannuation benefit than necessary,
- the Fund may be unable to process or pay your superannuation benefit,
- you may not be eligible for insurance cover,
- the Fund may be unable to process a death or disability claim for you, and/or
- you may have more difficulty in locating your superannuation benefit if it was rolled over to an eligible rollover fund.

Can you access personal information held by the Fund?

On request, you can access your personal information held by the Fund. In certain circumstances, access may be restricted or denied. Reasons will be provided by the Fund to you if this occurs. practitioner/s and a mailing house (for the purpose of distributing member communications). Where possible and practical, the Fund will remove personal identifiers from personal information before disclosing any information to third parties, for example, by removing member names and addresses.

The Fund 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.



Who else may be given access to your information?

While the Fund 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 the Fund. These organisations may include the Fund accountant, auditor, actuary, administrator, legal advisor, insurer and underwriter, medical practitioner/s, archiving company and a mailing house (for the purpose of distributing member communications). Where possible and practical, the Fund will remove personal identifiers from personal information before disclosing any information to third parties, for example, by removing member names and addresses.

The Fund may also be required to disclose certain personal information in its dealings with your employer (such as to confirm the contributions received for the year) or with other superannuation entities when transferring your monies into or out of the Fund.

The Fund 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 or the Superannuation Complaints Tribunal 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.

Further information

If you would like to obtain a copy of the Fund's Privacy Policy or require further information, please contact FES Super by telephone on (08) 9382 8444, by email to admin@fessuper.com.au or by writing to:

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