

Privacy collection notice

Australian Ethical Superannuation Pty Ltd (“Australian Ethical”) is committed to protecting the privacy of your personal information in accordance with the *Privacy Act 1988* (Cth). Our Privacy Policy details how we collect, hold, use, disclose and keep your personal information secure. Our Privacy Policy is readily available and can be viewed at www.australianethical.com.au/privacy-policy. Please read this Privacy Collection Notice to see how we will use the personal information you are providing us with.

What types of information do we collect and why?

Personal information

Australian Ethical collects personal information from you when you join the Australian Ethical Retail Superannuation Fund (the “Fund”). The personal information that we collect from you may include your name and address, date of birth, contact details, details about your occupation and employer, and your Tax File Number (“TFN”).

The primary purpose for collecting this information is:

- a. To establish and administer your superannuation and pension accounts, including processing contributions from you or on your behalf, investing in accordance with your chosen investment strategy, providing an approved insured benefit, regularly communicating with you about your account/s and paying benefits to you or your beneficiaries at the appropriate time;
- b. To comply with the customer identification and verification procedures required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- c. Where your TFN has been provided, to locate or identify your superannuation and pension accounts, report to other regulated superannuation entities (when transferring your benefits to that entity), and report to the Australian Taxation Office in relation to co-contributions, spouse contributions, and unclaimed monies;
- d. To send you relevant information on the products and services to which your membership gives you access.

We may also use your personal information for the secondary purposes of conducting market research and analysis, developing products, and meeting regulatory obligations.

We may collect additional personal information from you by other means from time to time, for example when you change your investment or other fund options. We may also need to collect personal information about you from other parties where relevant, including your current or previous employers (and their subsidiaries), other superannuation entities, your financial adviser, trustees, your spouse and insurers.

Sensitive information

There are specific circumstances where we may ask you for, or collect on your behalf, sensitive information in order to perform a primary function or activity. These circumstances are discussed below.

- a. In order to provide you with insurance cover, or assess your eligibility to claim a benefit, we may need to collect information about your health and income, including medical reports, work experience and qualifications, and income. We may also need to disclose your health information to a third party for verification purposes such as the assessment of a medical condition;
- b. We require your bank account details in order to action a direct debit to your superannuation account, make superannuation payments to you, or make a pension payment into your nominated account;
- c. We require information about your dependants, including details of their relationship with you, in order to determine an appropriate distribution of your superannuation or pension benefits in the event of your death.

Sensitive information will only be used and disclosed for the purpose for which it was provided, unless you agree otherwise or disclosure is required or authorised by or under an Australian law or court/tribunal order. We will always seek your express written consent before collecting sensitive information from you or on your behalf.

The collection of your personal information is authorised under various laws that deal with financial products, superannuation, family law issues, anti-money laundering and tax. If you choose not to provide the personal information that we ask for, or the information that you provide to us is incomplete or inaccurate, it may mean that we will be prevented from efficiently managing your superannuation and pension accounts, offering you the full range of benefits and services that may be available to you or maintaining contact with you.

Who do we disclose personal information to and why?

Generally we will only disclose your personal information for the purposes for which it was collected. The organisations and people to whom we may disclose your personal information include:

- a. Our service providers and any of their sub-contractors, for the purpose of establishing and administering your superannuation or pension account;
- b. Insurers, insurance underwriters and/or medical practitioners for the purpose of accessing your eligibility for insurance and looking after any insurance claims;

- c. Your employer, for the purposes of updating or confirming the accuracy of our records and determining your superannuation benefits;
- d. Your potential beneficiaries, legal personal representative or estate in relation to a distribution of your superannuation account upon your death;
- e. Your financial adviser;
- f. Your spouse or former spouse or their nominated legal adviser in accordance with Family Law Act 1975 (Cth) requirements;
- g. Government institutions and regulatory authorities including the ATO, APRA, ASIC and AUSTRAC;
- h. Courts and tribunals, including the Superannuation Complaints Tribunal;
- i. Other superannuation entities in relation to a benefit transfer or rollover;
- j. Independent consultants and market research companies, for the purpose of conducting data analysis and market research with respect to our products and services;
- k. Mailhouses, to send you information about your superannuation or pension account via mail, SMS and email.

Our web hosting company may be given access to your personal information as part of their engagement to host and manage our websites. Our web and application developers may be given access to your personal information as part of developing applications for, and enhancing, our websites and testing that our applications and websites are working properly.

In order to administer your superannuation and pension accounts, the company contracted by us to administer the Fund may use entities located in USA and India, for aspects of fund administration. We have taken reasonable steps to ensure that these entities will collect, store, use and disclose your personal information in a manner that is consistent with the Australian Privacy Principles. We use an external service provider based in the USA to deliver emails to you. In order for them to provide the service, we share your name, email address and member number with them. If you do not wish to receive marketing material from us, you can contact us using the details provided below or use the unsubscribe function on electronic communications.

Where your personal information is disclosed to service providers and other organisations, Australian Ethical seeks to ensure that your personal information is handled in accordance with privacy laws and is not used or disclosed for any purpose other than those to which you have consented (unless otherwise required by or under an Australian law or court/tribunal order).

Do you have any queries or complaints?

Our Privacy Policy, which can be found on our website, contains information about how you may access your personal information held by us and seek correction of such information. It also contains information about how you may complain about a breach of the Australian Privacy Principles and how we will deal with such a complaint.

If you have any questions about the personal information that is being collected, or you have any complaints about our handling of your personal information, please contact our Privacy Officer on:

Phone: 1300 134 337

Email: privacy@australianethical.com.au

Address: GPO Box 8, GPO Box Centre, Sydney 2000

We reserve the right to modify this Privacy Collection Notice and our Privacy Policy from time to time to reflect our current privacy practices. You should regularly review the most recent version of our Privacy Policy available on our website.

Contact us

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