

**State Super
Privacy Statement
August 2007**

State Super respects your privacy

State Super respects your privacy as a member of the State Superannuation Scheme (SSS), State Authorities Superannuation Scheme (SASS), State Authorities Non-contributory Superannuation Scheme (SANCS) or the Police Superannuation Scheme (PSS) collectively known as the STC Schemes.

Protecting your personal information has always been important to State Super and it is now required by law. New South Wales legislation, the *Privacy and Personal Information Protection Act 1998* and the *Health Records and Information Privacy Act 2002*, require State Super to handle your personal and health information in accordance with Information Protection Principles and Health Privacy Principles.

We refer to State Super throughout this document, but generally this includes the administrator of the STC Schemes, Pillar Administration (and Allianz in respect of some PSS benefit administration), who collect and use your personal and health information on our behalf, including via the State Super website.

This Statement explains how State Super satisfies the requirements of the Information Privacy Principles and the Health Privacy Principles.

<p>What is personal information?</p> <p>In general terms, personal information means information or an opinion (including information or an opinion forming part of a database and whether or not recorded in a material form) about an individual whose identity is apparent or can reasonably be ascertained from the information or opinion.</p>	<p>What is health information?</p> <p>In general terms, health information means personal information that is information or an opinion about:</p> <ul style="list-style-type: none">• the physical or mental health or disability of an individual; or• an individual's express wishes about the future provision of health services to him or her; or• a health service provided, or to be provided, to an individual.
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What information does State Super hold about you?

State Super collects information that is necessary to administer your fund membership and facilitate the provision of services to you. The type of personal information we hold includes your name, date of birth, address, contact information, tax file number, contributions history, benefit estimates, salary information, investment option (if relevant) and other details that will assist in managing your account as efficiently as possible. Health information is collected if you seek additional benefit cover (in SASS) or payment of a disability benefit.

We also collect personal information when you use the State Super website to ask questions or seek information on line.

The information is collected for lawful purposes directly related to the function of providing superannuation benefits or, in the case of health information, determining eligibility to additional benefit cover (in SASS) or for payment of a disability benefit under the scheme rules.

How is the information collected?

State Super collects most of your personal information directly from you, including when you fill in a form or contact Customer Service. However, we do collect certain information from your employer such as salary and contributions history and this is authorised under the Scheme legislation.

We collect your health information from forms you fill in and from medical practitioners you consult or that we consult after getting your consent. We might also get your consent to collect health information about you from other third parties who may assist us determine your entitlement to a disability benefit.

How does State Super use my information?

State Super collects and uses your personal information to maintain your membership account, collect contributions, calculate and eventually pay your benefit.

We may also use your information for the purposes of:

- determining an entitlement to a benefit;
- administering your investment choice in SASS;
- processing your benefit payments, including a pension where applicable; and
- complying with applicable laws.

Where we collect your information on a form, the purpose of the collection is outlined in the form together with any intended recipients of the information and whether the information is required to be provided or not. If you choose not to provide your personal or health information, it may mean that we will not be able to provide these services to you, including the determination of eligibility for a benefit or the payment of a benefit.

As you reach retirement age, we may use your personal information for a directly related purpose that is intended to assist you in the retirement phase of your life. State Super offers pre-retirement seminars and financial planning services. The financial planning services are provided through State Super Financial Services Australia Limited (SSFSAL), a company in which State Super is a major shareholder. State Super may send you invitations to seminars about retirement or financial planning on behalf of SSFSAL, but we do not provide your details to them. We may also send to you information on where and how you can access the services of SSFSAL but you have no obligation to use their services.

Your health information is used for the purposes of determining any eligibility to additional benefit cover (for SASS members) or for payment of a disability benefit. It is not used for any other purpose. This information is only available to State Super and any service providers associated with the administration of these benefits.

Relevance and accuracy of information

State Super only collects information that is relevant to your superannuation account. Before the information is used we endeavour to ensure that it is accurate and up to date. You have the opportunity of updating your information by advising us of changes to your personal details, such as your address. This helps us ensure our records are up to date and we can keep you informed of your benefit entitlements.

Retention and Security

State Super holds your information securely and disposes of it, in due course, in an appropriate manner. We have procedures to reduce the risk of unauthorised access to your information from both internal and external sources. This includes you having to provide a password to access the secure website which contains your member information on line.

When we disclose your information to a third party who is providing services to State Super, we require the third party to protect your information as confidential information and in accordance with the privacy laws.

Your rights to access and alter your information

You have rights under the *Freedom of Information Act 1989*, the Information Privacy Principles and the Health Privacy Principles to access and correct information we hold about you. To find out more you should contact Customer Service.

If you find an error in the information held about you, or you think certain information is missing, you can notify us and we will make appropriate amendments to your information. You are encouraged to advise any personal detail changes as they occur. There may be some circumstances in which we may not amend the information held about you.

Who is my information disclosed to?

Your *personal* information is only disclosed:

- for a purpose directly related to the purpose for which it was collected or;
- in circumstances where you are aware that such information is usually disclosed or;
- where you have consented to its disclosure.

Third parties to whom your personal information may be disclosed include the Scheme actuary, legal advisors, mail houses and other contractors.

Where authorised by law, State Super may also disclose your personal information to other government agencies such as the Australian Taxation Office (ATO), Centrelink and the Department of Veterans Affairs. In some cases disclosure may involve routine reporting, such as superannuation contribution information to the ATO, and in other cases disclosure may be at the request of a particular Government agency or may be authorised at law.

We may also disclose your personal information to other superannuation funds, such as if we transfer your account to an eligible rollover fund.

Your *health* information is only disclosed for the primary purpose for which it was collected. The only purpose for which we collect and use your health information is to assess an entitlement to additional benefit cover or to determine a claim for a disability benefit. We sometimes need the assistance of a third party to determine your claim for a disability benefit for example, medical practitioners, legal advisers or investigators. In these circumstances we get your consent to the disclosure of your personal and health information to the third party and require the third party to protect your information in the same way that State Super protects it.

If your personal information is disclosed by another government agency to State Super, we are obliged to use it only for the purpose for which it is disclosed to us.

Disclosure of sensitive information

Sensitive information is personal information about a person's ethnic or racial origin, political opinions, religious or philosophical beliefs, trade union membership or sexual activities. The only sensitive information that may be relevant to State Super is the sexual preference of a member and this is only relevant when payment of a member's death benefit is being determined or if a member is incapable of administering their own affairs.

A superannuation death benefit is payable to certain individuals, including a same sex partner. In determining a beneficiary for payment of a death benefit we may need to collect and disclose sensitive information about you.

How do we identify you?

State Super issues members with a unique superannuation membership number to enable us to more efficiently carry out our administration function. Such a number helps distinguish you from another member who might have the same name.

Can you be anonymous?

It is not practicable for State Super to deal with a member's health information anonymously when determining their entitlement to a disability benefit, except in extremely rare occasions.

Flows of information interstate

State Super would only transfer your health information to another state when it is for your convenience. For example, if you have moved interstate and make a claim for a disability benefit, State Super may disclose your health information to an interstate service provider who may assist in the determination of your entitlement to the benefit. Your consent will be obtained for the disclosure and the party to whom the information is being disclosed will be required to deal with your health information according to the privacy laws.

Privacy and the Internet

Generic information – When you visit an unsecured area of our website (where you are not required to log on) the only information recorded by us will be technical information such as the time, date, your domain, referring URL, your browser software and the pages that you visit. This traffic data is used to analyse trends and statistics and to improve the structure and performance of the site. We do not record information that allows us to identify you.

If you use our interactive services on the website such as requesting a benefit estimate or accessing your investment details, member details or your latest statement, you will need to enter personal information to use these interactive services. We generally don't retain any of this information. An exception is where you want to save some information such as a benefit estimate so that you can retrieve it at a later time. This stored information will not be viewed by us.

IP Address – When you visit our web site, the server logs your server's IP address (a number that is unique to the machine through which you are connected to the internet – usually one of your service provider's machines). We use your IP address to help diagnose problems with our server and to administer our site. Your IP address is used to gather broad demographic information and is not used in any way to uniquely identify users.

Cookies – There is a technology called “cookies” that can be used to provide you with tailored information from a web site. A cookie is an element of data that a website can send to your browser, which may then be stored on your system. Some pages on our website use cookies so that we may better serve you when you return to the site. This will enable you to take full advantage of the services that the site offers.

Cookies alone do not identify users personally, they only identify machines. Most Internet browsers are pre-set to accept cookies. If you prefer not to accept cookies you can adjust your browser to refuse cookies or to warn you when cookies are being used.

Links to third party sites – State Super’s website provides links to a number of web sites operated by third parties. These linked web sites are not under our control and we have no responsibilities or liabilities whatsoever for the content or privacy practices of any such linked site or any link or linking program at any time. We encourage you to read the privacy statements of these linked sites as their privacy policies may differ from ours. Links are provided to you for convenience only and the inclusion of any link does not imply any endorsement of the linked web site by us.

Email – We will preserve the content of any email that you send us. If you make an inquiry or complaint by email your privacy rights are the same as they would be with all written correspondence. In addition, your email message content may be monitored for security issues, including where email abuse is suspected. Our response to you may be monitored for quality assurance purposes.

If you provide us with your email address, we may use it to send our regular communications such as updates and newsletters that will enhance our relationship with you. If you do not wish to receive such information call Customer Service.

We can be contacted by writing to:

Privacy Officer
SAS Trustee Corporation
PO Box 1229
Wollongong NSW 2500

Or by phoning one of the following numbers, as relevant:

Privacy Officer: (02) 4253 1478
Fax Number: (02) 4253 1467

State Authorities Super Scheme	1300 130 095
State Superannuation Scheme	1300 130 096
Police Superannuation Scheme	1300 130 097
Pensions	1300 652 113
Deferred Benefits	1300 130 094