



Privacy Collection Statement

Effective 21 October 2019



1. Introduction

Togethr Trustees Pty Ltd (Togethr), the trustee of MyLifeMyMoney Superannuation Fund and Equipsuper (the Funds), is required to comply with the Privacy Act (Cth) 1988 and the Australian Privacy Principles in relation to the privacy of your personal information. In this document Togethr Trustees Pty Ltd is referred to as “we”, “our” and “us”.

We respect your privacy and are committed to complying with privacy law obligations and protecting and maintaining the privacy of your personal information. This Privacy Collection Statement sets out how and why we collect your personal information, the kinds of personal information we collect, how we keep it secure, how you can access and correct your personal information and how to make a complaint regarding your privacy.

2. How do we collect personal information and why?

In providing services to members, we hold personal, and sometimes health, information about you. This information is held in both hard copy and electronic format. Personal information including health information is held and stored by us and/or our administrator. Our insurers will also hold and store personal and health information in accordance with their own privacy policy.

We collect this personal information directly from you when your member profile is created and when you meet or talk with us about your superannuation and retirement needs. If you join one of the Funds when you start a new job, the personal information we require to establish your account and receive contributions will be obtained from your employer. In limited cases we will also collect your information indirectly, for example, from your attorney or adviser.

In some instances, you will provide us with the personal information of other individuals (such as your nominated beneficiaries) and you should notify them that you have provided their details to us.

Personal information about you is collected to:

- Establish and verify your identity
- Assist your employer to meet its superannuation obligations
- Establish your membership in one of the Funds
- Manage, administer, invest, calculate and pay or transfer your superannuation benefits
- Assess your eligibility for disablement benefits and arrange insurance cover
- Enable the provision of information to you about your superannuation and other related services
- Enable us to report to government agencies as required by law
- Enable us to comply with disclosure obligations required under law

- Manage and resolve complaints made by you
- Conduct research on our services and products, and
- Provide advice and other services to you.

From time to time we also use personal information to provide you with tailored marketing material about other financial products available from the Funds and related subsidiaries (e.g. offers from the MyLife MyFinance banking institution). You can opt out of this at any time (see the section 5 'Direct Marketing').

You may also choose to remain anonymous or use a pseudonym when interacting with us, unless it is impracticable to deal with you without you identifying yourself.

3. What kinds of personal information do we collect?

Personal information is any information or opinion that identifies you or enables you to be reasonably identified. Personal information also includes sensitive information, which includes information about your health.

The kinds of information that we hold and collect about you includes:

- Personal particulars (name, date of birth, gender)
- Tax file number
- Proof of identity (for example, certified copies of a valid driver's licence, birth certificate or passport)
- Contact details (including addresses, email and phone numbers)
- Nominated beneficiaries
- Bank details
- Superannuation membership, balance and contribution history
- Occupation and salary details
- Level of insured death and disablement cover, and
- Surcharge debts.

We may also hold sensitive health information about you if you have sought insurance cover through us, personally through an insurance company, or lodged a claim for an insurance benefit with us or an insurer.

4. What are the consequences if you do not provide the information?

If any required information is not provided, or is incomplete or inaccurate, it can result in a number of consequences including:

- a delay in processing or payment of your superannuation benefit
- impact to your eligibility for insurance cover or disablement benefit
- a delay in processing of a death or disablement benefit claim
- you paying more tax than might otherwise have applied
- us not being able to contact you, and

→ us not being able to provide you with the information about products and services that you want.

5. Will your information be used for the purpose of direct marketing?

From time to time we will communicate with you about our services or changes that may impact your superannuation or retirement needs. We use your personal information in these circumstances to send you direct marketing communication that we think will be of interest to you.

At any time, you are able to opt out of these marketing communications by updating your details on our website or by unsubscribing via the link in the communication received.

6. To whom do we disclose your personal information?

There are some instances when we will need to provide your personal information to third parties. These third parties include:

- Our administrator for the purpose of administering the fund and providing you with superannuation services
- Insurers, underwriters, medical consultants and practitioners for the purpose of the assessment of claims for insurance benefits or requests for insurance cover
- Auditors, actuaries, lawyers, professional advisers and other experts
- Participating employers
- Mailing houses and election agencies for the purpose of providing communications to you
- Another superannuation fund which you have nominated as your rollover institution
- Dispute resolution bodies such as the Australian Financial Complaints Authority (AFCA) and the Office of the Australian Information Commissioner (OAIC) for the purpose of dispute resolution
- External research houses to assist us with services and product research
- Related bodies corporate of Togethr who may provide services to members, including between the Funds for which Togethr is trustee
- International government agencies where expressly required by law, and
- Government agencies such as the Australian Prudential Regulation Authority (APRA), the Australian Transaction Reports Analysis Centre (AUSTRAC), the Australian Securities and Investments Commission (ASIC), the Australian Taxation Office (ATO) and other bodies where expressly authorised by law.

When we disclose information to your employer, this disclosure is limited to the information that would have been previously advised by your employer to us in the first instance.

Outside of these disclosures, your information is kept confidential and is only disclosed to you or to your authorised representative. An authorised representative is a person to whom you have given consent to access your personal information and may include a financial adviser, lawyer, spouse or legal personal representative.

Whenever we disclose your personal information to a third party, we seek to ensure that your privacy is protected to the same standards as required by us within Togethr.

7. Do we disclose personal information overseas?

We do not provide your personal information to persons located overseas. In the event that this changes in the future, we will still only disclose your information in accordance with Australian laws and standards, including the Australian Privacy Principles.

Our administrator does have operations in other countries and as a result, your information may be located in countries outside of Australia.

The administrator's Privacy Statement can be found at mercerc.com.au/privacy.html. This statement includes

a list of countries where our administrator may disclose personal information, which currently includes: Japan, United Kingdom, United States, India, New Zealand, Bermuda, Singapore, Poland, Malaysia and Ireland.

Any disclosure to or holding of your personal information by these third parties is for the purposes of managing and administering your account.

8. How do we keep your personal information secure?

We have security measures in place and take all reasonable steps to ensure that your information in both hard copy and electronic format is stored in a secure environment and protected from misuse, interference or loss, and from unauthorised access, modification or disclosure.

Our information technology systems use up-to-date security software, hardware and virus protection.

Your personal information is also protected through the use of secure passwords, usernames and different levels of access. At all times, access to your information is restricted to staff who require the information to administer your account and provide information and services to you. It is also restricted with security identification checks performed by staff before any disclosure of personal information over the phone. We train our staff who handle personal information on the importance of maintaining the confidentiality of personal information and the privacy of individuals.

In certain circumstances we are required to collect government identifiers such as tax file numbers, Medicare number or pension card number.

We do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to a third party. With your consent, if you do provide your tax file number, we may use it to identify any multiple accounts that you may have within the superannuation industry and consolidate these into a single account of your choice. Your tax file number may also be used to assist in location 'lost' superannuation monies collected by the ATO.

As required under the Privacy Act, when we no longer need the information for any purpose and it is not required under Australian law to retain the information, it is destroyed in a secure manner or deidentified in accordance with Togethr's Information Governance Policy. This includes secure disposal of paper documentation containing personal information and erasure of storage media such as computers prior to disposal.

9. How can you access your personal information?

You will, with limited exceptions, be able to access the personal, sensitive and health information that we hold about you by either making an appointment to come to our office to view it personally, calling us on 03 9648 4700 to request a copy of the information, or by sending us a written request. You will not be charged for accessing your personal information, however, if we incur a cost in giving you access to your personal information, we may need to charge you for the associated costs.

We will aim to respond to requests for access within 30 days. In certain circumstances, we will not be able to grant you access to the personal information that we hold about you if doing so would unreasonably impact the privacy of other individuals, or would undermine legal proceedings or negotiations currently in progress. Any information in relation to a disability claim will not be available until we have reached a decision on the claim. If your request is refused, we will notify you with reasons for the refusal. For more information, please refer to the Privacy Policy.

10. How can you correct your personal information?

In order to provide services to you, we rely on your personal information being complete, up-to-date and accurate. If you believe that any of the personal information that we hold about you is incorrect, you can update the information in your member portal on our secure website, by contacting us on 03 9648 4700, or by writing to us. For more information, please refer to the Privacy Policy.

11. How can you manage your communications with us?

Unless you have asked us not to, we will from time to time send you communications about products or services that relate to your Fund membership and other opportunities available to you as a Fund member.

If you no longer wish to receive such information, you can log into your account and update your member profile communication preferences, or click the unsubscribe link within the email you received. You can also call us on 03 9648 4700 or write to us.

12. What information do we collect when you browse on our website?

The information we collect about you depends on how you use our website. When you access our website, you consent to our use of "cookies" – a small summary file containing a unique ID number – to improve the functionality of our website. The use of cookies enables us to recognise your computer and improve your browsing experience by tailoring the content you see by default on our websites. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them, or you can opt-out of our use of cookies by clicking the link provided on our website terms and conditions page: togethr.com.au/terms

If you decide to delete or block certain cookies, your experience on our websites may be limited or you may discover that some parts of the website will not work correctly (or at all), especially where cookies are used for security and fraud detection functions.

In using cookies, we do not try to identify you or your browsing activities. We also do not collect data from user-based cookies when a user accesses our website from within the European Union.

13. How can you make a complaint regarding your privacy?

If you wish to make a complaint about a possible breach of your privacy or of the Privacy Act, please contact the Complaints Officer (see contact details below). Please provide sufficient details for your complaint to be investigated.

If your complaint is not resolved to your satisfaction within 30 days, you can lodge a complaint with our external dispute resolution agency, the Australian Financial Complaints Authority (AFCA), or with the Office of the Australian Information Commissioner (OAIC). For more information, please refer to the Privacy Policy.

Complaints Officer

Catholic Super / MyLife MySuper

**Post: GPO Box 4303
Melbourne VIC 3001**

Phone: 03 9648 4700

14. Changes to this Privacy Collection Statement

We will amend this Privacy Collection Statement from time to time. Changes will be published on our website.

For specific enquires about your privacy please contact:

The Privacy Officer

Catholic Super / MyLife MySuper

**Post: Level 1, 535 Bourke Street
Melbourne VIC 3000**

Email: privacy@csf.com.au

Phone: 03 9648 4700