

**MEAT INDUSTRY EMPLOYEES' SUPERANNUATION FUND
PRIVACY POLICY**

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Respecting your privacy

Meat Industry Employees' Superannuation Fund Pty Ltd (ABN 58 005 793 199) is the Trustee of the Meat Industry Employees' Superannuation Fund (MIESF or the Fund) and is responsible for the administration of the Fund. As a superannuation fund, MIESF has long been in the business of holding and storing personal information and has always been extremely careful and sensitive in the way in which this information has been used and passed to others.

Legislation

The Fund abides by the Australian Privacy Principles that are contained in the Privacy Act 1988 (Cth) and has adopted this Privacy Policy which sets out the way in which it handles personal information held about individuals.

Types of personal information we collect

In order to provide superannuation benefits, including death and disability benefits, and to properly manage the Fund, MIESF holds personal information that identifies members and employers and this typically includes:

- ID information such as your name, postal, residential or email address, telephone numbers, gender and date of birth;
- Tax File Number;
- Employment details sometimes including salary information;
- Bank account or other financial details for benefit payment purposes;
- Proof of identity such as driver's license;
- Dependants; and
- Any other required information.

"Sensitive information" is information or opinion about you which is personal information about your:

- racial or ethnic origins,
- political opinions,
- political association or membership,
- religious beliefs or affiliations,
- philosophical beliefs,
- professional or trade association membership,
- trade union membership,
- sexual orientation or practices,
- criminal record, or
- health, genetic or biometric information.

We will only collect sensitive information (including health information) about you with your consent, except where we are required or permitted by law to collect your sensitive information without your consent.

Collection required by law

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect superannuation funds, including corporations and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under the Commonwealth Anti-Money Laundering law.

What do we collect when you browse our website

When you browse our website or download information we do not record information that identifies you, unless you provide your information via an email to us via the website. Any cookies on the website do not record personal information. MIESF's website has links to other internet sites. Once you leave our website, our privacy policy no longer applies.

How we collect and hold your information

The Trustee advises that it will collect personal information from individuals referred to as solicited information.

There are many ways we seek information from you. We might collect your information when you fill out a form with us or when you've given us a call. We also find using electronic means, such as email, a convenient way to communicate with you and to verify your details.

How we collect your information from other sources

Sometimes we collect information about you from other sources. We do this only if it's necessary to do so. Instances of when we may need to include where:

- we collect your information from your employer;
- we can't get hold of you and we rely on publicly available information to update your contact details;
- we need information from an insurer about an insurance application you make through us; and
- at your request, we exchange information with your previous superannuation fund, your legal or financial advisers or other representatives.

Consequences of not providing your personal information

If personal data is not disclosed to the Fund the consequences that may follow are:

- ~ MIESF may be unable to pay your benefit or there may be delays.
- ~ There may be difficulties in calculating your benefit.
- ~ There may be difficulties and delays in processing your insured death, terminal illness or TPD benefit.
- ~ You may pay more tax than is necessary.
- ~ MIESF may experience difficulties in contacting you with the consequence that you do not receive annual statements and may get reported as a lost member and eventually your benefit may be transferred to the ATO.

Unsolicited personal information

Where MIESF receives unsolicited personal information about you, MIESF will check whether that information is reasonably necessary for our functions. If it is, we'll handle this information the same way we do with other information we seek from you. If not, we'll ensure we do the right thing and destroy or de-identify it.

Taking care of your personal information

Having received personal data, the Fund is responsible for ensuring that all information is protected from unauthorised access, modification or disclosure.

Some of the ways we do this are:

- confidentiality requirements of our employees;
- document storage security policies;
- security measures for access to our systems;
- only giving access to personal information to a person who is verified to be able to receive that information;
- control of access to our office; and
- electronic security systems, such as firewalls and data encryption on our website.

What are the main reasons we collect, hold and use your personal information?

The information will be used for the primary purpose of managing the Fund under the terms of the Trust Deed of 28 June 2013 (as amended from time to time). This includes:

- calculation and payment of benefits;
- managing the insured death, terminal illness and TPD benefits; and
- transferring moneys to another superannuation fund or the ATO.

We may also collect, hold and use your personal information for recruitment/employment purposes.

Marketing

Your personal information will not be used for secondary purposes such as direct marketing of other services or organisations without your express permission.

Disclosure of your personal information to others

Personal information may be disclosed to the Fund's professional advisers, insurers, government bodies, employers, external mail houses and other parties as required.

If you transfer your superannuation benefit to another superannuation fund your personal information is disclosed to that fund and the company that MIESF uses to facilitate the electronic transfer of the benefit.

Overseas disclosure

MIESF runs its business in Australia however our website is hosted by Media Temple in USA and if you send us an email via the website, some information will be accessible to Media Temple.

Government related identifiers

In certain circumstances we may be required to collect government-related identifiers such as your Tax File Number. We will not use or disclose this information unless we are authorised by law.

Resolving your privacy issues

You can request access to the personal information that we hold about you and request to have it corrected if necessary. Normally there will be no charge for the provision of personal information. Your request for access will be acknowledged within 14 days and responded to within 28 days. If for any reason data cannot be provided you will be informed and given the reason within the same time period.

All requests for information or initial queries should be directed as follows:

Ms. Katherine Kaspar
Privacy Officer
Meat Industry Employees' Superannuation Fund
2nd floor, 62 Lygon St
CARLTON SOUTH VIC 3053
Telephone 1800 252 099 or (03) 9662 3861 (for callers from mobile phones)
Fax 03 9662 2430
E-mail fundadmin@miesf.com.au

If you are concerned about the misuse of data or a possible breach of the Fund's policy or the legislation you may lodge a complaint. If you wish to make a complaint you should, in the first instance, contact the Fund's Complaints Officer at the above address.

If you still feel your issue hasn't been resolved to your satisfaction, then you can raise your concern with the Office of the Australian Information Commissioner:

Online: www.oaic.gov.au/privacy
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Fax: +61 2 9284 9666
Mail: GPO Box 5218 Sydney NSW 2001 or GPO Box 2999 Canberra ACT 2601

or

The Superannuation Complaints Tribunal
Locked Bag 3060
GPO Melbourne Vic 3001
Telephone: 1300 884 114