

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 ('We' or 'Us') 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 held and stored personal information and has always been careful and sensitive in the way in which this information has been used and passed to others.

Legislation

We abide by the Australian Privacy Principles that are contained in the Privacy Act 1988 (Cth) and have adopted this Privacy Policy which sets out the way in which we handle 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, we collect and hold personal information that identifies individuals. This typically includes:

- your identity information such as your name, postal, residential or email address, telephone numbers, gender and date of birth;
- your Tax File Number;
- your employment details, sometimes including salary information;
- your bank account or other financial details, e.g., for benefit payment purposes;
- your 'proof of identity' documents, such as copies of your driver's license;
- details of your nominated dependants, e.g., for the payment of death benefits;
- membership information from other superannuation providers; and
- complaints information

From time to time, we also collect certain sensitive personal information about you. Typically, this will include certain health information about you – which we usually collect and use for the purpose of administering disability and terminal illness claims (where made).

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 such information otherwise.

Collection required by law

In some cases, we collect information about you because we are required or authorised by law to do so. There are certain laws that affect superannuation funds, including tax laws, which require us to collect personal information. For example, under Commonwealth anti-money laundering laws and counter terrorism financing we require certain personal information to verify your identity before we can pay you a benefit.

How we collect and hold your information

We collect your personal information from you directly, generally, on or after you've joined MIESF. There are many ways we might do this. We might collect your information when you fill out and submit a form to us (including electronically) or when you've given us a call. We may also collect information from you directly by using other electronic means, such as direct emails from you, as this is a convenient way to communicate with you and to verify your details.

However, we recognise that in some circumstances it is unreasonable or impracticable to collect personal information from you directly and it may be necessary to collect personal information about you from other sources including employers, government authorities,

MIESF's insurer and medical practitioners.

What do we collect when you browse our website

When you browse or download information from our website we do not record information that identifies you. Any "cookies" on our 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 your information from other sources

From time to time, we may collect information about you from other sources. Generally, members join MIESF by being enrolled by their employer or as a result of their employment with an employer, that is a MIESF participating employer. If this is how you joined MIESF, then we probably obtained personal information about you from your employer or a labour hire company engaged by your employer (e.g., about your salary). There are other instances where we may need to collect information from other sources, too. Generally, we do this only where it's impracticable or unreasonable to collect personal information about you from you directly, or we are required to collect information from a third party. Such other instances include where:

- we need further information from your employer to allocate default superannuation contributions your employer has made to your MIESF account;
- your contact details have changed and, because we need to pay your benefit, we might search publicly available information to update those details
- we obtain information from a government authority in relation to a benefit payment such as the ATO in relation to the early release of superannuation on compassionate grounds or to process a 'Departing Australia Superannuation Payment';
- we need information from an insurer or medical practitioner about an insurance application or claim you make through us including in relation to the assessment of disablement claims; and
- at your request or with your consent, we obtain information from your previous superannuation fund, your legal or financial advisers or other representatives.

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

The personal information we collect about you will be collected, held and used for the primary purpose of managing your super. This generally includes:

- establishing and managing your MIESF account;
- calculating and paying benefits;
- assessing and managing any insured death, terminal illness or disability claims and benefits;
- transferring your money to another superannuation fund, where requested by you or permitted by law (including in preparation for any transfer, where necessary and appropriate);
- informing and educating you about super;
- investigating and addressing complaints or inquiries;
- complying with regulatory or legal requirements under superannuation, tax and other relevant laws

For employment candidates, we collect your personal information for recruitment purposes, to manage your employment application, and, if you are successfully placed in a position at MIESF, your ongoing employment.

Marketing

Your personal information will not be used by us to market or promote the goods or services of other organisations without your express permission. We may, however, contact members (without express permission) to provide information about their account, promote MIESF's products and services (including available investment and insurance options) and in relation to other activities associated with managing the Fund including educating our members about their superannuation. We consider the provision of information and education to our members as an integral part of MIESF's operations, however you may opt out of receiving any marketing about MIESF by contacting us (see contact details below). We may use the services of third parties to help deliver information and education to our members.

Disclosure of your personal information to others

From time to time, it might be necessary for us to disclose your personal information to external organisations. The typical examples of such organisations include our professional advisers, the Fund's insurers, the Fund's auditors, administration software and technology service providers, certain government bodies (e.g., the ATO, APRA, ASIC and AUSTRAC), the Australian Financial Complaints Authority, external mail houses and other superannuation funds.

If you transfer your superannuation benefit to another superannuation fund, we disclose your personal information to that fund, as well as to the superannuation clearing-house company that we use to facilitate the electronic transfer of the benefit (except that we will not disclose your Tax File Number if you request us not to do so).

Overseas disclosure

MIESF runs its business in Australia and, we do not disclose your personal information to any overseas recipients.

Consequences of not providing your personal information

If your personal information is not provided to us, certain consequences may follow.

Examples of these consequences include:

- We may be unable to pay your benefit or there may be delays.
- We may have 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.
- We may experience difficulties in contacting you - which means you do not receive annual statements and may get reported as a lost member and eventually your benefit may be transferred to the ATO.

Taking care of your personal information

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

Some of the ways we do this are:

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

Government related identifiers

In certain circumstances we may be required to collect government-related identifiers such as your Tax File Number. You do not have to provide us with your Tax File Number, however if you do not, you may pay more tax on contributions made to your account or benefit payments, you will not be able to make personal contributions to your account and it may be harder to keep track of your super. If you do not wish to provide your Tax File Number or for us to receive it from the ATO or another superannuation provider, please contact us.

Where we hold your Tax File Number, we will not use or disclose this information unless we are authorised to do so by law or otherwise.

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 obtaining access to or seeking the correction of the personal information we hold about you. Your request for access will be acknowledged within 14 days and responded to within 28 days. If for any reason we cannot provide you with access to your personal information, you will be informed and given the reason within the same time period.

Our contact details for privacy matters

All requests for access to or correction of your personal information (or other privacy related 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

Complaints about privacy issues

If you are concerned about our misuse of your personal information, or a possible breach of our policy or the privacy legislation, you may lodge a complaint. If you wish to make a complaint you should, in the first instance, contact the Fund's Privacy 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
Mail: GPO Box 5288 Sydney NSW 2001 or

Australian Financial Complaints Authority
GPO Box 3
Melbourne Vic 3001
Telephone: 1800 931 678