

PRIVACY POLICY

Commonwealth Superannuation Corporation (CSC) [ABN 48 882 817 243, RSE L0001397, AFSL 238069] is responsible for the privacy, confidentiality and security of personal information received by it in the course of its operations. Personal information is protected and kept confidential in accordance with federal legislation, including the *Privacy Act 1988* and the Australian Privacy Principles under that Act.

CSC is trustee of or administers 11 superannuation schemes, providing superannuation services to current and former Australian government employees and members of the Australian Defence Force (ADF).

CSC is trustee of five regulated public sector and military schemes:

- Commonwealth Superannuation Scheme (CSS)
- Public Sector Superannuation Scheme (PSS)
- Military Superannuation and Benefits Scheme (MilitarySuper)
- Public Sector Superannuation accumulation plan (PSSap)
- Australian Defence Force Superannuation Scheme (ADF Super)

CSC administers six exempt public sector and military schemes:

- 1922 Scheme
- Defence Forces Retirement Benefits Scheme (DFRB)
- Defence Force Retirement and Death Benefits Scheme (DFRDB)
- Papua New Guinea Scheme
- Defence Force (Superannuation) (Productivity Benefit) Determination (the DFSPB)
- Australian Defence Force Cover

CSC's primary function is to manage and invest the funds of the schemes in the best interests of all members and in accordance with the provisions of the various [acts and deeds](#) that govern the schemes.

CSC's statutory functions are set out in the *Governance of Australian Government Superannuation Schemes Act 2011* and scheme legislation and deeds. CSC, as the trustee of the CSS, PSS, MilitarySuper, PSSap and ADF Super is also required to comply with, for example, the *Superannuation Industry (Supervision) Act 1993* and regulations, the *Corporations Act 2001* and regulations, tax legislation and regulations, and the *Anti-Money Laundering & Counter Terrorism Financing Act 2006*.

What is personal information?

Personal information means information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether true or not, and whether the information or opinion is recorded in a material

form or not. Examples of personal information include names, addresses, banking details, tax file numbers, medical records, employment details and photographs. Personal information includes sensitive information.

Under the *Telecommunications (Interception and Access) Act 1979*, certain telecommunications data (metadata) is taken to be personal information for the purposes of the Privacy Act. Metadata includes, but is not limited to, information about the sources and destinations of communications, and the location of equipment or the line used in connection with a communication.

What is sensitive information?

Sensitive information includes information or an opinion concerning an individual's health, or other personal attributes such as racial or ethnic origin, religious beliefs and membership of political or trade associations.

What personal information is collected, held, used and disclosed by CSC?

The type of personal information that is collected, held, used and disclosed by CSC includes information about superannuation contributions, name and address details, date of birth, salary, employment details, beneficiary details, medical information and contact details.

Sensitive information is collected where consent has been provided and the information is reasonably necessary for one or more of CSC's functions or activities. Sensitive information can also be collected where the collection of information is required or authorised by or under an Australian law or a court/tribunal order.

CSC may also collect identifying data about member activities or interactions with CSC's online applications, including but not limited to the collection of user locations, number and frequency of access attempts, number, type and frequency of member transactions and pages visited.

How does CSC collect information?

CSC may collect your personal information where we are authorised or required by law, where you have consented, or where the information is reasonably necessary for, or directly related to, our functions or activities. Sensitive information is primarily provided to CSC through Australian government employers.

Information is collected directly via email, correspondence, telephone, or gained indirectly through the website, including through the application of performance management software. Sensitive information is more likely to be collected, held, used and disclosed in circumstances where an insurance or legal claim is

being decided or contested, where a reconsideration of a decision is sought either internally or through the Superannuation Complaints Tribunal (SCT) or the Australian Financial Complaints Authority (AFCA).

Sensitive information is primarily provided to CSC through external service providers, such as scheme administrators, employers, insurers or by external dispute resolution bodies (such as the SCT), when dealing with claims or complaints.

How does CSC store and protect information?

CSC and its service providers take reasonable steps to protect your personal information against misuse, loss, unauthorised access, modification or disclosure. These steps include:

- Access to personal information is on a need to know basis, by authorised personnel
- Our premises have secure access
- Storage and data security systems and protections are regularly updated and audited.

CSC stores and holds your information in hard copy format and/or electronically on site and with third party storage providers, including on servers of third parties within Australia. CSC has agreements with its storage providers to keep all personal information they store secure, using appropriate security methods.

All records are handled and stored in accordance with the Australian Government Protective Security Policy Framework. When no longer required, personal information is destroyed in a secure manner, or archived or deleted in accordance with our obligations under the *Privacy Act 1988* and *Archives Act 1983*.

CSC may combine personal information we receive about you with other information we hold about you. This includes information received from third parties such as employers.

What are the purposes for which CSC collects, holds, uses and discloses information?

Personal information is collected, held, used and disclosed as required or authorised by law, for the purpose of managing the superannuation schemes. This includes the management of superannuation investments, providing superannuation products, services and information to members, administration of the superannuation schemes and payment of benefits, conducting market research and product development in the interests of scheme members.

CSC may also collect, hold, use and disclose information to and from a court or tribunal where required. CSC is required, if requested in accordance with the requirements of the *Family Law Act 1975 (Cth)*, to provide information about a member's interest in a superannuation fund to their spouse or a person who

intends to enter into an agreement with the member about splitting their superannuation interests in the event of marriage breakdown. The request must be in a form prescribed by law. The law prevents us from telling the member about any such request.

Disclosure to and from third parties

Personal information is primarily provided to CSC directly or through your employer or other external service providers:

- Mercer Administration Services (Australia) Pty Limited (MASAPL) [ABN 48 616 274 980, AFSL 245591] provides scheme administration services for PSSap and ADF Super. This includes processing contributions and benefit payments and administering member accounts. MASAPL's privacy policy is available at mercer.com.au/
- AIA Australia Limited (AIA) [ABN 79 004 837 861, AFSL 230043] provides group insurance benefits to certain PSSap and PSS members. AIA's privacy policy is available at aia.com.au
- Guideway Financial Services Pty Ltd (Guideway) [ABN 46 156 498 538, AFSL 420367] enables CSC financial planners to deliver a financial advice service to our members. This includes authorising CSC employees to provide financial advice. Guideway's privacy policy is available at guideway.com.au/contact.php
- Superannuation Complaints Tribunal (SCT) provides independent dispute resolution of complaints relating to decisions and conduct of trustees, insurers, and other decision-makers in relation to regulated superannuation funds, approved deposit funds, annuities, life policy funds and retirement savings accounts. The SCT's privacy policy is available at sct.gov.au
- From 1 November 2018, Australian Financial Complaints Authority (AFCA) provides free, fast and binding dispute resolution to consumers and small businesses. AFCA's privacy policy is available at afca.org.au

MASAPL, AIA, Guideway, the SCT, and, from 1 November 2018, AFCA may pass on personal information to CSC for the purpose of managing the superannuation schemes and member accounts, and providing superannuation and dispute resolution services to members.

Personal information is provided to these service providers or to CSC directly from the member themselves, a third party associated with the member such as an adviser or family member under a power of attorney (consent is obtained from the member in these circumstances) or through an eligible employer.

Disclosure for market research

CSC may conduct research to find out what you think about a range of issues including the services we deliver. The results of this research helps CSC improve the services it provides to members. CSC contracts with external companies to conduct this research. Where the research is related to our services,

we may provide your contact details to those companies. If we do disclose your contact details, the company is contractually required to keep your information secure.

Results of market research activities do not reveal the identity of participants or link the feedback or comments provided to them. Participation in market research will not affect the services you receive from CSC. A decision not to participate in market research will not affect the services CSC provides to you. CSC will not release your personal information to any person unless the law requires it or your permission is given.

You have the right to opt-out of market research communications. You may elect to opt-out of market research communications by contacting us on the superannuation scheme [contact information below](#).

Is CSC likely to disclose personal information to overseas recipients?

CSC does not disclose personal information to overseas recipients. Where permitted by law, CSC's scheme administrators may disclose personal information for the international transfer of superannuation benefits. For members with relevant transferred funds, the information disclosed may include their name, date of birth, principal address and national insurance number (or unique tax reference).

Our third party service providers may disclose your personal information outside of Australia for some of the purposes listed above including data hosting and other IT services located in, or using technology located in other countries. For example, AIA uses data hosting services in Malaysia. CSC takes all reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

Inaccurate information

Where information not provided by a superannuation member is inaccurate, a superannuation member has the right to contact us and ask that their record be corrected.

Collection of information via website activity

When our website is visited, certain information is collected to allow us to change and improve our websites and online services. Typically, this information consists of:

- what pages are visited
- what day and time they are visited
- how often the site is visited, and
- what browsers are used.

When using the online services provided by CSC or MASAPL, all information passing between a personal computer and the secure section of our website is encrypted to enhance its security. While we endeavour to provide a secure environment, there are inherent security risks associated with communicating over the internet. We provide alternative means of communication including direct contact via telephone or facsimile.

Collection of personal information concerning children

CSC collects personal information concerning children for the purposes of assessing eligibility to receive a benefit. Information is collected, held, used and disclosed in accordance with this policy.

Accessing and correcting your information

Members of the superannuation schemes managed by CSC may request access to information held about them under the *Privacy Act 1988* and the *Freedom of Information Act 1982*. Further information about FOI and CSC's Information Publication Scheme can be found [here](#).

CSC or its scheme administrator takes steps to ensure that personal information is accurate, up to date and complete including maintaining and updating records when advised that the information has changed. Members of the superannuation schemes managed by CSC may request personal information be corrected. Depending on superannuation scheme membership, members who wish to correct information on their account should contact:

- PSSap members: **1300 725 171** or **members@pssap.com.au**
- CSCri members: **1300 736 096** or **members@cscri.com.au**
- CSS members: **1300 000 277** or **members@css.gov.au**
- PSS members: **1300 000 377** or **members@pss.gov.au**
- MilitarySuper members: **1300 006 727** or **members@enq.militarysuper.gov.au**
- DFRDB and DFRB members: **1300 001 677** or **members@dfrdb.gov.au**
- PNG or 1922 Scheme members: **1300 000 177** or **members@css.gov.au**
- ADF Super members: **1300 203 439** or **members@adfsuper.gov.au**
- ADF Cover members: **1300 001 977** or **members@adfcover.gov.au**

Staff, job applicants and contractors

CSC collects and holds personal and sensitive information of its employees, job applicants and some contractors for the purpose of engagement or employment, or potential employment with CSC. This information has been collected from the individuals concerned, recruitment agencies, previous employers

or referees. This information includes, but is not limited to, contact details, identifying information (such as date of birth or employee identification number), TFN, qualifications or experience, professional memberships and work history. Information relating to current employment or engagement with CSC is also collected, including the terms and conditions of employment, training, performance, conduct, professional memberships, leave details and taxation, superannuation and banking details. CSC may exchange information with law enforcement and background checking or vetting agencies, - for example, for requesting police checks - and educational or vocational organisations to verify qualifications.

Complaints process

If you have any complaints about a breach of the *Privacy Act 1988* and the Australian Privacy Principles under that Act, contact CSC on **1300 033 732**, by email customercare@csc.gov.au or by mail, GPO Box 2252, Canberra ACT 2601.

CSC will address the complaint in accordance with the *Privacy Act 1988* and will respond to your complaint within 30 days of receipt. If you are not satisfied with CSC's response or decision, you may contact the Office of the Australian Information Commissioner (OAIC) on **1300 363 992**, enquiries@oaic.gov.au or GPO Box 5218 Sydney NSW 2001.

Updates to this Privacy Policy

This privacy policy was updated in August 2018. The policy will be reviewed triennially or following a trigger event. We reserve the right to change this policy at any time.