

1 December 2023

Privacy collection notice

Australian Ethical Superannuation Pty Ltd (“Australian Ethical”) is committed to protecting the privacy of your personal information in accordance with the *Privacy Act 1988* (Cth). Please read this Privacy Collection Notice to see how we will use the personal information you are providing us with. We reserve the right to modify this privacy collection notice from time to time to reflect our current privacy practices.

What types of information do we collect and why?

Personal information

Australian Ethical collects personal information from you when you join the Australian Ethical Retail Superannuation Fund (the “Fund”). This may include your name and address, date of birth, contact details, details about your occupation and employer, and financial details such as your bank account details, Tax File Number (“TFN”) and where relevant, information about your other superannuation funds.

The primary purpose for collecting this information is:

- a) To establish and administer your superannuation and pension accounts, including processing contributions from you or on your behalf, investing in accordance with your chosen investment strategy, providing an approved insured benefit, to help locate your lost super and to consolidate your super, regularly communicating with you about your account/s and paying benefits to you or your beneficiaries at the appropriate time;
- b) To respond to your enquiries, including requests for information or complaints.
- c) To comply with the customer identification and verification procedures required by the *Anti-Money Laundering and Counter- Terrorism Financing Act 2006* (Cth) and other legislative requirements;
- d) Australian Ethical is authorised to collect, use and disclose your TFN under the *Superannuation Industry (Supervision) Act 1993*, so where your TFN has been provided to locate or identify your superannuation and pension accounts, report to other regulated superannuation entities (when transferring your benefits to that entity), and report to the Australian Taxation Office in relation to co-contributions, spouse contributions, and unclaimed monies;
- e) To send you relevant information on the products and services to which your membership gives you access and customise the content of our website, emails and online applications to suit your preference or to give you more relevant content; and
- f) To carry out analysis about our products and services and how we can improve them. We do this by conducting surveys, doing market research, analysis and product testing (by us or our third party service providers). In doing this, we may combine information we hold about you from various service providers and other sources.

We may also need to collect personal information about you from other parties where relevant, including your current or previous employers (and their subsidiaries), medical practitioners, other superannuation entities, your financial adviser, trustees, your family members (eg. spouse) and insurers.

Sensitive information

There are specific circumstances where we may ask you for, or collect on your behalf, sensitive information in order to perform a primary function or activity. These circumstances are discussed below.

- a) In order to provide you with insurance cover, or assess your eligibility to claim a benefit, we may need to collect information about your health (including medical reports), work experience and qualifications and income. We may also need to disclose your health information to a third party for verification purposes such as the assessment of a medical condition;
- b) We require information about your dependants, including details of their relationship with you, in order to determine an appropriate distribution of your superannuation or pension benefits in the event of your death.

Sensitive information will only be used and disclosed for the purpose for which it was provided, unless you agree otherwise or disclosure is required or authorised by or under an Australian law or court/tribunal order. We will always seek your express written consent before collecting sensitive information from you or on your behalf.

What happens if you don't provide the information requested?

The collection of your personal information is authorised under various laws that deal with financial products, superannuation, family law issues, anti-money laundering and tax. If you choose not to provide the personal information that we ask for, or the information that you provide to us is incomplete or inaccurate, Australian Ethical may not be able to:

- efficiently administer your superannuation and pension accounts or
- provide you with information about our products and services which may benefit you.

Who do we disclose personal information to and why?

Generally we will only disclose your personal information for the purposes for which it was collected. The organisations and people to whom we may disclose your personal information include:

- a) Our service providers (such as administrators, custodians and registries) and any of their sub-contractors, for the purpose of establishing and administering your superannuation or pension account;
- b) Insurers, insurance underwriters and related service providers for the purpose of accessing your eligibility for insurance and looking after any insurance claims;
- c) Your employer, for the purposes of updating or confirming the accuracy of our records and determining your superannuation benefits;
- d) Medical practitioners, for the purposes of updating or confirming the accuracy of our records and determining any insurance benefits you may be entitled to.
- e) Your potential beneficiaries, legal personal representative or estate in relation to a distribution of your superannuation account upon your death;
- f) Your financial adviser or any other party authorised to act on your behalf;
- g) Your spouse or former spouse or their nominated legal adviser in accordance with Family Law Act 1975 (Cth) requirements;

- h) Government institutions and regulatory authorities including the ATO, APRA, ASIC, AUSTRAC and the OAIC;
- i) Courts and tribunals, including the Australian Financial Complaints Authority.
- j) Auditors, actuaries and legal advisers - to ensure we comply with legislation and other obligations.
- k) Other superannuation entities in relation to a benefit transfer or rollover and other organisations we interact with within the superannuation system (eg. clearing houses and gateway providers).
- l) Independent consultants, marketing & communication agencies, market research, analytics and data services companies for the purpose of conducting data analysis, market research and developing marketing campaigns with respect to our products and services.
- m) Mailhouses, printing companies and digital communication agencies- to send you information about your superannuation or pension account via mail, SMS and email.
- n) Archiving companies - to ensure all documents are stored in a secure environment.
- o) IT service organisations – to provide and maintain IT services and systems.
- p) Web hosting company and web/application developers - to host, develop, test and manage our websites.

In providing our products and services, we may use the services of companies or servers located in the USA, Singapore and the UK. These services include but are not limited to certain marketing and data services (such as backup storage) as well as the Philippines and India for certain fund administration and platform development services. We have taken reasonable steps to ensure that these entities will collect, store, use and disclose your personal information in a manner that is consistent with the Australian Privacy Principles.

Where your personal information is disclosed to service providers and other organisations, Australian Ethical seeks to ensure that your personal information is handled in accordance with privacy laws and is not used or disclosed for any purpose other than those to which you have consented (unless otherwise required by or under an Australian law or court/ tribunal order).

Do you have any queries or complaints?

Our Privacy Policy, which can be found on our website at australianethical.com.au/privacy-policy contains information about how you may access your personal information held by us and seek correction of such information. It also contains information about how you may complain about a breach of the Australian Privacy Principles and how we will deal with such a complaint. If you have any questions about the personal information that is being collected, or you have any complaints about our handling of your personal information, please contact our Privacy Officer on:

Phone: 1800 021 227

Email: privacy@australianethical.com.au

Address: GPO Box 8, GPO Box Centre, Sydney 2000

We reserve the right to modify this Privacy Collection Notice and our Privacy Policy from time to time to reflect our current privacy practices. You should regularly review the most recent version of our Privacy Policy available on our website.

Contact us

t 1800 021 227

e enquiries@australianethical.com.au

w australianethical.com.au