

Your Privacy

This factsheet is the QSuper Group's¹ privacy policy for our members, applicants for membership, clients, and others we deal with, and it explains how we manage your personal information.

We respect your rights and take protecting your privacy very seriously. As part of our commitment to protect your personal information, we have practices in place that we strictly follow when we manage and use your information.

We comply with the Information Privacy Principles in the *Information Privacy Act 2009* (Qld), and QInvest and QInsure are required to comply with the Australian Privacy Principles in the *Privacy Act 1988* (Cth) for certain activities they perform.

Types of personal information we collect and hold, and why

We only collect and hold personal information if we need it for our business activities. These activities include:

- Setting up and managing your super accounts (including accepting contributions from you or on your behalf)
- Investing your money in line with your chosen investment strategy
- Properly identifying you, your beneficiaries, and any other agents acting on your behalf
- Providing you with death cover, total and permanent disability cover, and/or income protection cover, terminal illness cover, and assessing a claim for any of these
- Paying superannuation benefits to you or your beneficiaries
- Conducting research, including to find out what you think about our existing and proposed products and services
- Providing you with financial planning advice and other related services
- Talking with you about your accounts, or any advice and services we provide
- Complying with certain laws² that require or authorise us to collect personal information
- For any other purpose that directly relates to why we collected the information in the first place, including data analysis, and where the use would reasonably be expected without your permission.

Note that we may not be able to provide you with certain products or services if you do not provide complete or accurate information to us about yourself.

We may use your personal details to send you information about super and retirement, seminars, financial planning, and additional products and services that we think may be of interest to you. If you don't want to receive promotional material, please give us a call on **1300 360 750**.

We may collect and hold a variety of personal information, including:

- Name, date of birth, contact details, residency and citizenship status, identification documents, tax file number (TFN), employment details, and lifestyle information
- Information about your super benefits, and financial information such as salary, contributions history, banking details, when you apply for benefit payments, and information about your spouse and dependants for death benefit claims
- Sensitive information (with your consent), including health and medical information, and information about any professional or trade association memberships
- Information about your investments, assets and liabilities, expenses, estate planning, insurances, income, and tax.

How we collect your personal information

We collect your personal information:

- Directly from you and/or your authorised representative
- From third parties like your employer, medical practitioners, health and wellbeing professionals, other service providers, government departments and agencies, other super funds, clearing houses, investment funds, lenders, claims investigators, reinsurers, and identification verification providers.

Your personal information may be provided to us in a number of ways, including a phone call, form, letter, email, fax, online, via mobile device applications, CCTV footage, or face-to-face.

We can also collect and use personal information that is publicly available, such as personal information in public registers and directories, and on websites, including social media.

Unless you provide your consent, or we are required or authorised by law, we will only use or disclose your sensitive information for the purposes it was provided for.

¹ In this factsheet, 'we', 'us', 'our' and 'the QSuper Group' refers to the QSuper Board, QInvest Limited (QInvest), QInsure Limited (QInsure), and QSuper Limited.

² These laws include the *Superannuation (State Public Sector) Act 1990* (Qld), *Superannuation Industry (Supervision) Act 1993* (Cth), and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

How we collect your information online

Cookies are small text files that may be stored on your computer when you access our websites. Most internet browsers allow you to accept or block cookies, but if you block cookies, you may not be able to use some of the features on our websites.

When you use our websites, you consent to the use of cookies as explained below. Those cookies collect information on how you use our websites.

We use cookies to make our websites easier to use and to store your user preferences.

To improve our website layout, content and services, and to deliver targeted advertising, we use third party cookies. These cookies collect information about how our websites are accessed and used. This data is stored on a third party server, which may be located offshore.

To opt out of cookies, you need to change your website browser settings, which will allow you to block all cookies or individual cookies from QSuper and third party advertisers. More information is available at the About Cookies website, aboutcookies.org

How your personal information is stored

Your personal information may be held on-site at our offices, in secure premises, or in secure information systems (including in the cloud) operated by our service providers. Your information is only accessible by authorised staff, and authorised service providers who are engaged by us to perform specific functions.

We take all reasonable steps to ensure that your personal information is protected from unauthorised access, disclosure, modification, misuse, or loss. These steps include having:

- Privacy and security training for our staff
- Building security measures and surveillance
- System security measures such as access controls, firewalls, virus scanning, and encryption
- Security assessments of service providers, and contract provisions requiring the protection of personal information and restrictions on its use.

When we disclose your personal information to others

In providing products and services to you, we may disclose your personal information between entities within the QSuper Group and to third parties if it is necessary, if you have consented to it, or it is authorised or required by law.

Some third party service providers may be located or have operations overseas. These locations include but are not limited to the United States, the United Kingdom, Ireland, the Netherlands, France, Canada, New Zealand, Malaysia, Singapore, Hong Kong, India, and the Philippines. For more information, visit qsuper.qld.gov.au/members/misc/privacy

For example, we may disclose relevant personal information to:

- A person you have authorised to act on your behalf, including a trustee, attorney, third party, or financial adviser (your authorised financial adviser (after obtaining your consent) may disclose information to trustees, insurers, and product issuers to implement your financial plan and recommendations)
- Service providers and advisers engaged to carry out functions (e.g. mail houses, outsourced administration services, paraplanning services, information technology services and support, hosting services, research and data analysis services, identification verification providers, claims investigators, insurers including QInsure, medical, health and wellbeing professionals (but only after obtaining your consent), auditors, or other professional service providers)
- Law enforcement agencies, courts, dispute resolution bodies, and regulators including the Australian Securities and Investments Commission (ASIC) and the Australian Transaction Reports and Analysis Centre (AUSTRAC)
- Other organisations, including your employer and other super funds that you may transfer benefits from or to, and Government agencies such as Centrelink, WorkCover, the Australian Taxation Office, and the Department of Veterans' Affairs.

We may also provide your details to our marketing service providers. If you don't want to participate in market research, call us on **1300 360 750** to let us know.

Accessing or changing your personal information

You have a right to request access to, and correction of, personal information we hold about you.

Requests for access and/or correction are free, and are normally handled within 25 business days. There may be legal or administrative reasons to deny or decline some access and/or correction requests, in which case we will let you know the reasons why.

If you want to access and/or correct your information, you will need to write to our Privacy Officer at the address in the section below, and let them know what you require. Please also let them know your return address so they can send you what you need. Before handling your request, we will need to confirm your identity.

How to make a complaint about the way your personal information has been collected, used, or disclosed

If you believe we haven't dealt with your personal information in accordance with the law, you can make a complaint to us. You will need to give us the full details of your complaint and your contact details. To make a privacy complaint, call us on **1300 360 750** or send a written complaint to:

**Privacy Officer, QSuper
GPO Box 200
Brisbane QLD 4001**

We take complaints received seriously, and we will do all we can to work with you to find a solution. We are committed to resolving issues as quickly as we can. For complaints relating to the financial services we provide, including general and personal advice, we will write to you about our proposed resolution within 45 calendar days, if it is not resolved within five business days of receiving the complaint.

For complaints about the administration of your superannuation benefit, the QSuper Board will write to you about any proposed resolution within 90 calendar days. If you are not satisfied with our response, you may make a complaint to the relevant dispute resolution body. For more information about the privacy complaints procedures, please contact us.

Changes to our privacy policy

We may make changes to our privacy policy or information handling practices from time to time by updating this factsheet. This factsheet is effective from 1 July 2019.

For more information

If you have any questions about our privacy policy, or your super in general, call us or visit our websites for useful information.

**qsuper.qld.gov.au
1300 360 750**

**qinvest.com.au
1800 643 893**

Member Centres

70 Eagle Street, Brisbane

63 George Street, Brisbane

Sunshine Coast University Hospital, Ground Floor,
Main Hospital Building, 6 Doherty Street, Birtinya

Member Service team

Phone 1300 360 750

Overseas +61 7 3239 1004

Monday to Thursday 8.30am – 5.00pm (AEST)
Friday 9.00am – 5.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001

Email qsuper@qsuper.qld.gov.au

Fax 1300 242 070

Website qsuper.qld.gov.au

This information and all products are issued by the QSuper Board (ABN 32 125 059 006, AFSL 489650) as trustee for QSuper (ABN 60 905 115 063). You should consider whether the product is appropriate for you by reading the product disclosure statement (PDS). You can download the PDS from qsuper.qld.gov.au or call us on 1300 360 750 to request a copy.

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