

Privacy Policy

Your superannuation is one of your most important financial assets. The Trustee of the Incitec Pivot Employees Superannuation Fund (the Fund) needs to keep accurate records to ensure that you receive the correct benefit when you leave the Fund. The Fund therefore holds a range of personal information about you.

The Trustee believes that your privacy is important and so it has developed a Privacy Policy to protect that information. This document sets out how the Fund collects and manages your personal information, how you can access and correct that information, and how you can make an enquiry or complaint about your privacy.

The Fund's Privacy Policy

The Fund's Privacy Policy has been prepared for members and potential members of the Fund to meet the requirements of the Commonwealth Privacy Act 1988 (Cwlth).

Why does the Fund need your personal information?

The Trustee of the Fund holds and uses a range of personal information about you for the purpose of providing you with superannuation benefits and insurance cover. This includes recording, calculating and paying your benefits (including any death or disability benefits for which you may be eligible). It also includes providing prescribed information to regulators and complying with other requirements of superannuation and taxation legislation. From time to time we may also send you newsletters and other information about the Fund and your superannuation benefits.

What personal information does the Fund hold?

The information held by the Trustee may include your title, name, contact details, gender, date of birth, dates in relation to joining the Company (if applicable) and the Fund, salary and contribution information, tax file number (TFN), and details of your nominated beneficiaries and their relationship to you. If a payment is made from the Fund for you, the Fund may hold details of your nominated bank account or other institution to which your benefit is paid.

The Fund may also hold personal medical information relating to your insurance cover in the Fund or any disability benefit claim that you have made from the Fund. If you make a claim for a disability benefit from the Fund, the Fund may receive information from your employer relating to your employment history and WorkCover claims.

How is your personal information collected?

Much of your personal information held by the Fund is provided by you when you fill in a form to join the Fund, or when you make changes to the information provided – such as when you update your nominated beneficiary information. Some information, such as the date you joined the Company (if applicable), and your contribution and salary details, may be supplied by your employer.

If you are an employee member and you have given your employer your TFN, your employer is required by law to pass it on to the Fund.

You may be asked, at various times, to provide information about your health for the Trustee to assess your eligibility for insurance cover (or any increases in insurance cover) in the Fund.

If you wish to make a disability claim:

- You will be asked to provide additional health information, and undergo various medical tests and examinations as requested by the Trustee and/or the Fund's insurer.
- You will be asked to consent to the disclosure of your personal medical information to various parties involved in assessing your claim, such as the Fund's or its insurer's medical advisers, claims assessors, administrator and legal advisers. You will also be asked to consent to disclosure to the Australian Financial Complaints Authority or a Court, if a dispute develops.

The Fund will always seek your consent before collecting medical or other sensitive information about you.

In the event of your death, your dependants or legal personal representative (the Executor of your Will) may be asked to provide the Trustee with details of your Will and other information regarding your dependants, so that the Trustee can pay your benefit.

If you make an enquiry or complaint to the Trustee, we collect your contact details and information on the nature of your complaint so that we can respond to you. Any feedback that you may provide us is also recorded by the Fund Administrator.

What happens if requested information is not provided?

If you do not provide the information required, or if the information provided is incorrect:

- you may be refused membership of the Fund, or your benefits and/or terms and conditions of membership may be adjusted;
- the Fund's insurer may refuse to provide you with insurance cover (in which case your death and disability benefits may be reduced);
- in the case of a disability claim, the Fund may not be able to progress your claim;
- payment of your benefits may be delayed.

If you do not provide your TFN to your employer or the Fund, we will not be able to accept member contributions from you and additional tax may have to be deducted from your employer contributions and benefits.

If you wish to access your personal information on the Fund's website, a "cookie" is sent to your web browser when you log in. Cookies are small data files that enable the information you see to be personalised. They cannot read information off your hard drive. If your browser is set to refuse cookies, you will be unable to use the website for personal access.

Note that it is not possible for you to deal anonymously with the Fund, as the Fund must be able to identify you in order to pay your benefits. For the same reason it is not possible for you to deal with the Fund using a pseudonym.

Who may have access to your personal information?

Your personal information is kept strictly confidential and is used only in connection with the proper activities of the Fund. Your personal information will never be traded or sold to any third party.

The following parties may be given access to your personal information:

- the Fund Administrator (Towers Watson Australia Pty Ltd – outsourced to Australian Administration Services Pty. Limited) and their contractors (including mailing houses) and affiliated companies;
- the Fund's actuary, auditor, legal advisers, and other consultants;
- the Fund's insurer and its affiliated companies and service providers, some of which are located overseas including the United States of America, Canada, France, Germany, Ireland, South Africa, Poland, Czech Republic, India, Hong Kong, Malaysia, Singapore and Bermuda;
- the Australian Taxation Office and other statutory or regulatory bodies, where this is required or authorised by law.

There are some additional circumstances where some of your personal information may be provided to other parties:

- if you are eligible to continue your insurance cover with the Fund's insurer on leaving the Company and you request a quotation, the Trustee may give details of your benefit and contact details to the Administrator's financial planning team to enable them to provide the quotation and arrange the option;
- if part or all of your benefit is paid, transferred or rolled over to another superannuation arrangement or financial institution, some of your personal information will be provided to the new organisation;
- certain information may be provided to your spouse or former spouse where required under the Family Law Act 1975;
- if you apply for a disability benefit from the Fund, your health information may (with your consent) be provided to the Fund's insurer and its legal advisers, medical advisers, claims assessors and other consultants so your claim can be assessed.

Each of the above organisations is required to keep the information it receives from the Fund confidential and maintain its own Privacy Policy, a copy of which is available upon request to the relevant organisation.

What does the Fund do to keep your personal information secure?

The Trustee is committed to keeping your personal information secure and will take all reasonable precautions to protect your information from loss, misuse or unauthorised access. The Fund's service providers have a range of measures in place to ensure that your personal information is secure and protected from unauthorised access. These measures include physical and electronic security including data encryption, staff training on privacy requirements, and comprehensive business continuity / disaster recovery plans.

You can only access your personal information online via the Fund's website using your *Member ID* and password. You should ensure that you use a password that is difficult for other people to guess and that you keep it secure at all times.

Commonwealth legislation includes requirements for how long your personal information must be held. The Fund complies with these requirements.

Accessing your personal information

You are generally entitled to access the information that the Fund holds about you. If you believe that the information that the Fund holds is not accurate, complete, or up to date, you are entitled to request that the Fund amend the information.

In some circumstances, and subject to the law, medical and other reports relating to a disability claim may not be made available directly to you, but may be released via your treating medical practitioner. We may not be able to release certain information, for example, where we are prohibited from doing so under the Family Law Act.

Some of your personal information can be changed on the Fund's website at www.ipesuper.com.au. To make an enquiry about your personal information, you should first contact:

Incitec Pivot Employees Superannuation Fund
The Fund Administrator
PO Box 1442
Parramatta NSW 2124

Telephone: 1800 257 135

Email: ipesuperadmin@linksuper.com

The Fund Administrator may need to ask you some questions to ensure that information is accessed only by the appropriate person. In some circumstances, they may ask you to put your request in writing.

There is no fee for requesting access to your personal information.

Concerns and complaints about privacy

If you have a concern regarding your privacy, or you believe that your privacy has been breached, the Fund has a formal Enquiries and Complaints Policy which covers privacy related matters. A copy of this policy can be obtained from the Fund Administrator via the contact details above or from the Fund's website at www.ipesuper.com.au. Generally you should complete the form attached to the Enquiries and Complaints policy if you are choosing to lodge a formal enquiry or complaint with the Trustee. You should allow a reasonable time for the Trustee to respond.

If you are not satisfied with the response you receive, you can lodge a complaint with the Office of the Australian Information Commissioner (OAIC), who can be contacted at:

Director of Compliance
Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Telephone: 1300 363 992

Copies of this Policy and other privacy information

A copy of this Policy must be supplied to you when you join the Fund. We are also required to remind you of your privacy rights when you update or change the personal information held by the Fund. A copy of our Privacy Collection Statement will therefore be provided to you when the Fund Administrator confirms certain transactions with you, and a link to the Policy is provided on the Fund's website when you update your personal information via the Fund's website.

Changes to this document

This Privacy Policy was issued in November 2018. The Trustee reserves the right to change this document as necessary. Updated information can be obtained from the Fund's website, or a hard copy can be obtained free of charge by contacting the Fund Administrator.

Privacy Collection Statement

Your superannuation is one of your most important financial assets. The Trustee of the Incitec Pivot Employees Superannuation Fund (the Fund) needs to keep accurate records to ensure that you receive the correct benefit when you leave the Fund. The Fund therefore holds a range of personal information about you.

The Trustee is required to advise you of certain privacy related matters when we collect personal information from you.

Your super fund is managed by Towers Watson Superannuation Pty Ltd as Trustee of the Fund. Our Privacy Policy includes information on how you can access and correct your personal information, as well as more information on how we collect, use and disclose your personal information. It also sets out how you can lodge a formal enquiry or complaint if you have a concern regarding your privacy, or you believe that your privacy has been breached.

We collect your personal information for the purpose of providing you with superannuation benefits and insurance cover. This includes recording, calculating and paying your benefits (including any death or disability benefits for which you may be eligible). It also includes providing information required to regulators and complying with other requirements of superannuation and taxation legislation. We are required or permitted to collect your personal information under a range of legislation including the Superannuation Industry (Supervision) Act 1993.

Generally we collect your personal information directly from you, for example, when you fill out a form to join the fund or change your personal information, or if you update your personal information online via the Fund's website. Some information may be collected by the Fund's Administrator, (Towers Watson Australia Pty Ltd – outsourced to Australian Administration Services Pty. Limited). Certain information may be collected from third parties such as your employer or your previous super fund.

If you do not provide the information required, or if the information provided is incorrect, we may not be able to provide you with the correct benefits or otherwise properly manage your superannuation. In some cases we may not be able to accept contributions from you or you may pay more tax on your contributions and benefits than you would otherwise.

Your personal information is kept strictly confidential and is used only in connection with the proper activities of the Fund. We may disclose your personal information to the Fund Administrator and their contractors and affiliated companies who provide services to the Fund, to the Fund's insurer and its affiliated companies and service providers, to our professional advisers, and to any relevant statutory or regulatory bodies where this is required or authorised by law.

To obtain a copy of our Privacy Policy, to access or correct your personal information, or to make a formal enquiry or complaint about your privacy and the Fund, you should first contact:

Incitec Pivot Employees Superannuation Fund
The Fund Administrator
PO Box 1442
Parramatta NSW 2124

Telephone: 1800 257 135

Email: ipesuperadmin@linksuper.com

The Fund Administrator may need to ask you some questions to ensure that information is accessed only by the appropriate person. In some circumstances, they may ask you to put your request in writing.

A copy of our Privacy Policy is also available from the Fund's website www.ipesuper.com.au.