



RETAIL EMPLOYEES SUPERANNUATION TRUST

Privacy Policy

DATE	VERSION
23 October 2008	2
December 2001	1

Table of Content

Page

Principle 3

Summary of REST Policy under the National Privacy Principles 3

Internet privacy policy..... 3

General Privacy Statement..... 3

Principle

- 1.1 An organisation must not collect personal information unless the information is necessary for one or more of its functions or activities.
- 1.2 Collect personal information only by lawful and fair means and not in an unreasonably intrusive way.
- 1.3 At or before the time (or, if that is not practicable, as soon as practicable after) an organisation collects personal information about an individual from the individual, the organisation must take reasonable steps to ensure that the individual is aware of:
 - (a) the identity of the organisation and how to contact it; and
 - (b) the fact that he or she is able to gain access to the information; and
 - (c) the purposes for which the information is collected; and
 - (d) the organisations (or the types of organisations) to which the organisation usually discloses information of that kind; and
 - (e) any law that requires the particular information to be collected; and
 - (f) the main consequences (if any) for the individual if all or part of the information is not provided.
- 1.4 If it is reasonable and practicable to do so, an organisation must collect personal information about an individual only from that individual.
- 1.5 If an organisation collects personal information about an individual from someone else, it must take reasonable steps to ensure that the individual is or has been made aware of the matters listed in subclause 1.3 except to the extent that making the individual aware of the matters would pose a serious threat to the life or health of any individual.

Summary of REST Policy under the National Privacy Principles

REST is bound by National Privacy Principles

We will endeavour to abide by the National Privacy Principles at all times.

Collecting information

We will collect personal information (where reasonable and practicable) directly from you. We may at times collect your personal information directly from your employer or, where necessary for the administration of your account or provision of benefits and services to you, from superannuation entities and other third parties.

Using and sharing information

REST will use your personal information to run an account in REST for you and provide you with REST benefits and services. These are known as 'primary purposes'. Unless required or authorised by law, if we need to use your personal information for another reason, or 'secondary purpose' we will ask your permission to do so. If we are unable to get your permission before sending our communication, we will give you the opportunity to opt out of any future direct marketing campaigns at the time of mailing to you.

Keeping information accurate and up to date

The Trustee will ensure that the personal information we collect to run your REST account is accurate and complete. We will do this by ensuring that you have the opportunity to advise changes in personal details at all times and particularly when you receive your annual REST membership statement.

Keeping information secure

The Trustee will regularly audit access to the systems that support REST and make sure that other organisations we deal with for your account (for example insurance companies) have Privacy policies which are consistent with the National Privacy Principles.

Sensitive information

Where we collect sensitive information such as health information, we will only use it for running your REST account.

Internet privacy policy

This website (Site) is owned by Retail Employees Superannuation Pty Limited ABN 39 001 987 739, AFSL 240003, as Trustee of the Retail Employees Superannuation Trust (REST) Fund ABN 62 653 671 394.

- **Risks of using the internet**

You should note that there are security risks in transmitting information via the internet. You should assess these potential risks when deciding whether to use our online services. If you do not wish to transmit information via the Site, there are other ways in which you can provide this information, such as by mail, telephone or on-site visit.

- **Collection of browsing information**

When you browse the Site, our service provider logs the following information for statistical purposes:

- your server address
- top level domain name (for example .com, .gov, .au, etc.)
- the date and time of your web-site visit
- the pages you looked at

- the documents you down-loaded
- the previous site you visited
- the type of browser you used

We will not try to identify users or their browsing activities except, in the event of an investigation, where a law enforcement agency may exercise a warrant to inspect the service provider's logs.

We will only record your e-mail address if you send us a message or if you provide it to us.

We will not add it to a mailing list if you ask us not to.

General Privacy Statement

Your rights to privacy

The Trustee knows that keeping your personal information private is very important and we appreciate you trust that we do so carefully and sensibly.

Your personal information is very important for the proper management of the Fund. We receive and store information you provide on our secure databases, which are protected in secure facilities. Your information is only accessible by authorised REST personnel or authorised service providers who use the information to accurately maintain your account and insurance arrangements.

From time to time the Trustee may use general member information for future planning so that we can improve our services to members. Unless authorised or required by law or for the purpose of testing a potential member product or service – including by way of, but not limited to, direct marketing – the Trustee does not give out information about our members to persons or entities outside our organisation.

The Trustee may arrange for a service provider to cross match your personal details with other superannuation funds to help locate any other superannuation accounts in your name.

The Trustee may send members communication material, also known as direct marketing material (including marketing material by third parties), about special offers and promotions that are available to members of REST. If you do not want the Trustee to use your personal information to send you direct marketing material, then please phone 1300 300 778.

If you do not provide REST with your personal information, you may not be able to receive certain benefits as a member of the Fund. Access to your details is protected. If you would like to review or make any corrections to your personal information login to MemberAccess. If you have any questions about our Privacy Policy please phone 1300 300 778.

Why does the Trustee need my personal information?

The personal information the Trustee collects about you is used to establish a REST membership account, to process contributions to your account, to correspond with you and to provide you with superannuation benefits and options from REST.

If you choose not to provide your personal information, it may mean that we will not be able to provide these services to you, including some REST benefits and options. There are other organisations that are connected to the services we provide to you and which may have access to your personal information. They are:

- Mailing companies – organisations contracted to do all mailing for REST.
- Archiving companies – organisations contracted to ensure that all documents are stored in a secure environment.
- Auditors and Legal Advisers – organisations that ensure REST is complying with legislation and contractual obligations.
- Insurance companies – organisations which provide insurance cover for REST members.
- Medical practitioners and other service providers that assist the Trustee with the assessment of claims
- Service providers which cross match your personal details with other superannuation funds to help locate any other superannuation accounts in your name.
- Administrators – organisations contracted to complete administration and management of your benefit.
- IT services – organisations maintaining our information technology systems and providing information technology services

We will only disclose a member's personal information to these organisations to enable them to undertake specified management and administration services.

We will also disclose a member's personal information in circumstances where we are required by law to do so.

The Family Law Act 1975 enables certain persons to request information about the member's interest in a superannuation fund. We may, if requested, be required to provide information about the 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 separation of marriage. The request must be in a form prescribed by law. The law prevents us from telling the member about any such request for information and from providing the member's address to the person requesting the information.

Where the member wishes to authorise any other parties to receive information and/or undertake transactions they must notify us in writing.

Can I see the personal information REST has about me?

You have a right to know what information REST holds about you, and you are entitled to see this information to ensure it is correct. To obtain this information, please contact the Trustee to ask them for your personal details. Under the National Privacy Principles there are limited

circumstances in which some or all access to this information may be denied. If this applies to you, the Trustee will explain this to you when you ask for your information.

How can I contact REST?

If you want further information on how the Trustee handles personal information, or if you want to complain about a possible breach of privacy, please contact the Trustee in one of the following ways:

- By phone on 1300 300 778
- By e-mail at contact@rest.com.au
- Write to:
Australian Administration Services Pty Ltd
Compliance Manager
PO Box 350
Parramatta NSW 2124
- Visit REST at level 12, 126 Church Street, Parramatta

If you are unsatisfied with the resolution of any complaints you make, you can refer the matter to the Privacy Commissioner by calling 1300 363 992.

SIGNED:

.....
J. de Bruyn
Signature of Director

.....
S Burnley
Signature of Director

.....
J. DE BRUYN
Name of Director

.....
S Burnley
Name of Director

.....
23/10/08
Date

.....
23/10/08
Date