

# Privacy Policy

The Trustee for LUCRF Super understands the importance of looking after the privacy of its members and takes every care to protect it. This policy has been prepared to explain why LUCRF needs your personal information, how it is used and how we protect it.

The Privacy Act 1988 (Cth) as amended regulates, through a set of requirements known as the National Privacy Principles, the way the fund and its service providers collect, store, use and disclose information in its possession and how the information is made known to others. The National Privacy Principles as embedded in the Act forms part of our procedures and policies in managing participation in the fund.

## Information collected by LUCRF

LUCRF collects personal information lawfully and by fair means from members (or their employers) to manage their accounts and keep members informed about their benefits and product features. Information we collect about you includes your name, address and other contact details, date of birth, financial institutions and banks, beneficiaries, employment, tax file number and telephone number. LUCRF will also collect information necessary to make decisions concerning your eligibility to make a claim, calculating benefits or requests to access higher insurance arrangements.

Additional information may be collected from you, your medical practitioner or from your employer. LUCRF will only collect additional information after obtaining your consent.

We only collect information that is relevant for these purposes.

## Providing information to other organisations

LUCRF uses other external organisations in connection with administering your account that may have access to your personal information. Whenever your personal information is made available to other organisations the Trustee ensures it is kept secure, confidential, accessed only by authorised personnel and handled in accordance with the National Privacy Principles.

The types of organisations LUCRF provide your personal information to include;

- mailing companies that do our large volume distribution, like annual statements;
- archiving organisations that provide protected storage to maintain our documents;
- agencies we use to provide data matching or enhancement;
- any fund to which your benefits is to be transferred or rolled over to;
- auditors, regulators and legal advisors in regard to our legal and contractual obligations; and
- our insurer who provides insurance benefits to members.

As well, other relevant laws compel the Trustee to provide your personal information in specific circumstances to;

- the Australian Taxation Office (ATO)
- the Superannuation Complaints Tribunal (SCT)
- Australian Transaction Reports and Analysis Centre (AUSTRAC)
- an enforcement body or to comply with a court order
- your spouse (under requirements of the Family Law Act)
- the Australian Prudential Regulation Authority (APRA)
- the Australian Securities and Investment Commission (ASIC)

Now and then the Trustee may commission research consultants to undertake random opinion surveys of fund participants, only your name and contact information is provided for these purposes.

## LUCRF keeps information secure

LUCRF is a self administered fund and operates an administration system that contains records exclusively of LUCRF members and employers – our database is not shared with an external administrator or with other outsourced superannuation funds. Employees of the Trustee have varying degrees of access to information appropriate to their role and specific functions they are authorised to perform.

Access to LUCRF's offices, system networks and administration platform are limited to only authorised staff who have been issued with individual security passes, unique system user identities with password access for protection to prevent unauthorised access, misuse, loss, modification or disclosure of personal information held by the fund.

LUCRF's internal auditor and audit programme monitor the activities, functions and security of the fund and the operation of its policies.

## Direct Marketing

LUCRF does not engage in direct marketing however from time to time we may contact you about products or services that are available eg; retirement planning seminars, newsletters or information about third party services.

If you do not wish to receive information of this type please contact us;

In writing to – **The Privacy Officer, LUCRF Super, PO Box 211 North Melbourne Vic 3051**

By telephone – **1300 300 780**

By e-mail – **mypartner@lucrf.com.au**

to be removed from our mailing list.

## Visiting our web and internet access

LUCRF maintains a website address **www.lucrf.com.au** providing electronic access to educational material, forms and general information about LUCRF; we collate statistical information about the areas of our site accessed and pages downloaded to understand the areas of most interest to site visitors. Our website is cookie-free and we do not collect, store or track any personal information about you when browsing or accessing our website.

Participating employers and members of LUCRF can directly access their accounts online through the website portal and perform limited transactions or obtain account information. Access to this facility is protected through a user log-on identifier and a valid password and other security procedures. A history trail of online account access is maintained only for the purpose of validating and registering online services utilised and determine the continuing activity of the account.

If you communicate with LUCRF by email we will record your email address and use this as a means to contact you but will only use it for the purposes communicated in this privacy policy.

## Maintaining and accessing your personal information

You have the right to know what personal information LUCRF has about you and are you allowed to see it to make sure it is correct. The Privacy Act gives some exceptions to the circumstances in which some or all of the information can be provided, consequently a request may be denied. If this applies we will explain this to you when you ask for your information.

To find out about how to obtain a copy of your personal information from LUCRF please contact us on 1300 130 780.

## Information collected on claim

Death - In the unfortunate event of a member's death, the Trustee must determine to whom a death benefit shall be paid and may obtain personal information about each of the potential dependants and their financial position to assist them in their decision.

Disablement – When making a claim for Terminal Illness, Ill-health, Total and Permanent Disablement or Income Protection Benefits the Trustee may need or obtain medical reports or other personal information about the member's health and working capacity.

Financial Hardship – To determine if early access to a benefit should be granted the Trustee amongst other requirements must be satisfied that the member is unable to meet reasonable and immediate family living expenses. When considering a claim for financial hardship the Trustee may obtain personal information about a member or their dependants.

## Making a complaint

If you believe your privacy rights have been breached please contact us;

In writing to – **The Privacy Officer, LUCRF Super, PO Box 211 North Melbourne Vic 3051**

By telephone – **1300 300 780**

By e-mail – **mypartner@lucrf.com.au**

If you are unsatisfied with the resolution of your complaint or would like more information about the Privacy Act the Federal Privacy Commissioner provides a hotline service on 1300 363 992 or visit their website **www.privacy.gov.au**