

All information contained herein is relevant as of February 2019

PURPOSE

This Privacy Policy applies to any personal information collected by SA Pensioners' Association Funeral Fund. It is intended to provide you with a detailed description of how we collect and handle your personal information. You should read this Privacy Policy if you are seeking a detailed description of our personal information collection and handling practices.

1. OUR PRIVACY POLICY

SA Pensioners' Association Insurance Fund understands that the privacy of your information is important to you and we will respect the confidentiality of that information. This document provides information and details about how we manage the personal information that we collect and hold.

This Privacy Policy applies to all forms of documentation and communications we have with you.

Our Privacy Policy is in accord with the relevant privacy legislation including the Privacy Act 1988 and subsequent amendments, including the thirteen Australian Privacy Principles and any Registered Australian Privacy Principle Codes.

The Australian Privacy Principles set out how organisations must handle information during the entire life cycle of collection, use and disclosure of personal information. They are set out below:

- Australian Privacy Principle 1 — open and transparent management of personal information
- Australian Privacy Principle 2 — anonymity and pseudonymity
- Australian Privacy Principle 3 — collection of solicited personal information
- Australian Privacy Principle 4 — dealing with unsolicited personal information
- Australian Privacy Principle 5 — notification of the collection of personal information
- Australian Privacy Principle 6 — use or disclosure of personal information
- Australian Privacy Principle 7 — direct marketing
- Australian Privacy Principle 8 — cross-border disclosure of personal information
- Australian Privacy Principle 9 — adoption, use or disclosure of government related identifiers
- Australian Privacy Principle 10 — quality of personal information
- Australian Privacy Principle 11 — security of personal information
- Australian Privacy Principle 12 — access to personal information
- Australian Privacy Principle 13 — correction of personal information

SA Pensioners' Association Funeral Fund complies with the relevant privacy law obligations, Australian Privacy Principles and any binding registered Australian Privacy Principles Code.

2. WHY DO WE COLLECT AND USES PERSONAL INFORMATION?

We only collect personal information that is reasonably necessary for our functions or activities. The reasons include:

- To provide you with the service that you have requested from us;
- To communicate to you about the service that you have with us;
- To enable us to contact our members and respond to any requests for information;
- To comply with our legal obligations;
- To establish and administer any relationships with our members;
- To monitor and evaluate the Fund's performance;
- To gather and aggregate information for statistical, prudential, actuarial and research purposes; and to take measures to detect and prevent fraud.

In most instances, we collect your personal information from you when you fill out an application form, but we may also collect information from you which you provide to us over the telephone, fax, email, internet or by using other electronic devices.

3. WHAT PERSONAL INFORMATION DO WE COLLECT?

Personal information collected by SA Pensioners' Association Funeral Fund generally includes the following:

- Name
- Address
- Date of birth
- Gender
- Contact details (including telephone, facsimile and e-mail)
- Next of kin name and contact details
- Executor/ Power of Attorney (if applicable)

4. DISCLOSURE OF PERSONAL INFORMATION

There are circumstances where SA Pensioners' Association Funeral Fund may also disclose your personal information where it is:

- Required or authorised by an Australian law or a court order (such as to the Australian Taxation Office)
- We co-operate with police and other enforcement bodies and agencies as required or authorised by law.
- Where we hold your personal information in conjunction with that of another individual/s (e.g. joint policy owners), we allow each individual access to their own personal information and to common information (e.g. account balance), but not to the personal information of the other individual(s).

5. SECURITY OF PERSONAL INFORMATION

We strive to keep the personal information that you provide to us is safe and secure. We take all reasonable precautions to protect the personal information we hold about you from misuse, interference and loss; and from unauthorised access, modification or disclosure. Our security measures include, but are not limited to:

- Educating our staff as to their obligations with regard to your personal information;
- Requiring our staff to use passwords when accessing our systems;
- Employing firewalls, intrusion prevention systems and virus scanning tools to protect against unauthorised persons and viruses from entering our systems;
- Providing secure storage for physical records;
- Securing paper files in locked cabinets and physical access restrictions.

6. UPDATING OF PERSONAL INFORMATION

SA Pensioners' Association Funeral Fund take steps to ensure that the personal information we collect is accurate, up to date and complete. These steps include maintaining and updating personal information when we are advised by individuals that their personal information has changed, and at other times as necessary.

You should contact us immediately if your situation such as address and contact details changes.

7. IDENTIFICATION AND VERIFICATION: BENEFIT PAYOUT

In the event of a claim for a benefit payout following the death of the person nominated in the fund, we may request additional information for proof of identity of the claimant in addition to the information required on the Benefit Payout form.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by the Registry of Births, Deaths and Marriages to protect against impersonation.

8. HOW TO CONTACT SA PENSIONERS' ASSOCIATION FUNERAL FUND

We may be contacted by post, phone or email:

Address:

Suite 11, 239 Magill Road, Maylands SA 5069

Head Office:

(08) 8366 6555

Email:

office@sapens.org.au

9. PRIVACY PERFORMANCE FOR AUSTRALIAN BUSINESSES

If you are dissatisfied about the way an organisation has dealt with your personal information you can complain to the Office of the Australian Information Commissioner and the issue will be investigated. Generally, a person would need to have taken that complaint through the internal complaints resolutions process with the organisation before the OAIC will conduct an investigation. Useful information about the privacy rights of individuals and privacy obligations imposed on organisations can be found on the website for the OAIC see below.

Office of the Australian Information Commissioner:

<http://www.oaic.gov.au>

Note that there are inherent risks in transmitting information across the internet and we do not have the ability to control the security of information collected and stored on third party platforms.

10. WEBSITE ANALYTICS

At SA Pensioners' Association Funeral Fund we use website analytics measurement software to help us track traffic and usage of our website. This allows us to obtain an anonymous overview of the users of the site. The system collects information such as the number of individual users, how long users spend on the site, and how users enter and exit the site.

This information is of a non-personal nature, and is collected and collated by a third party. This information helps us analyse the use of our website. As no personal information is collected, you cannot be identified personally from this information. No personal information is stored in relation to website analytic data.

11. CHANGES TO SA PENSIONERS'S ASSOCIATION PRIVACY POLICY

We reserve the right to review and amend this Privacy Policy from time to time, particularly to take into account any changes to legislative or regulatory requirements. Updated versions will be made available on our website.