

Privacy Policy

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1.1	December 2006		Introduced. Formerly part of BO15 Compliance Plan
2.0	December 2007	Point 4 – Financial planning added Point 9 – updated	Annual Review
3.0	April 2009	Section 2 – Reference to Anti-Money Laundering and Counter Terrorism Financing Act and Corporations Act. Reference to Financial Services Reform removed. Section 4 – Austrac added Section 5 – Reference to spouse accounts removed.	Annual Review

CONTENTS

1.	Introduction	4
2.	Privacy Act	4
3.	Public Policy Statement.....	4
4.	Collection	4
5.	Use and Disclosure	5
6.	Health Information.....	5
7.	Data Quality and Security.....	5
8.	Privacy and the Internet	5
8.1	Providing information via email	5
8.2	Using the website	6
9.	Anonymity and Sensitivity	6
10.	Access and Correction.....	6

1. INTRODUCTION

This document sets out the Privacy Policy of WA Local Government Superannuation Plan (WALGSP). The purpose of the Policy is to advise WALGSP Members about what kind of information we gather, how we may use that information, whether we disclose it to anyone, and what rights a Member has to access and/or correct the information we hold on them.

Since July 2006 the Administration function of the Fund has been outsourced to WA Local Financial Services (Western Financial). While this policy refers to WALGSP throughout the document, generally it is Western Financial that collects, stores, uses and discloses members' details on behalf of the Trustee and WALGSP. Western Financial management undertake to comply with the policy and communicate this policy to Western Financial staff, and is legally and contractually bound to act in accordance with the National Privacy Principles.

2. PRIVACY ACT

The requirements of the federal Privacy Act 1988 became effective on 21 December 2001. Coverage includes the operations of the WA Local Government Superannuation Plan ("The Fund") and its Trustee, WA Local Government Superannuation Plan Pty Ltd. Underpinning the legislation are the ten National Privacy Principles which regulate the way in which private organisations, like WALGSP and our service providers, handle personal information, including sensitive information such as health details. Among other things, they regulate how we collect and store personal information, how we use this information, and members' rights to access and where necessary, correct personal information.

In addition to Privacy legislation, as a regulated complying superannuation fund WALGSP operates in accordance with the federal Superannuation Industry (Supervision) (SIS) Act and Regulations and other legislation such as the Income Tax Act, the Family Law Act, Anti-Money Laundering and Counter Terrorism Financing Act and the Corporations Act.

3. PUBLIC POLICY STATEMENT

Confidentiality of personal information has always been important to the way the Fund conducts its business with its members.

The Trustee has reviewed its operations and training to ensure it remains committed to protecting Member privacy and to operate the Fund in compliance with the Privacy Act Principles.

4. COLLECTION

The Fund collects and records information (primarily from Members and Employers), relating to personal identification, salary, contributions, beneficiaries and employer details as well as insurance and investment options. These details are needed for the operation of the Fund and maintenance of membership data. Additional personal

information may be collected from members to enable financial advice to be provided to be provided.

Other material is received from and provided to legislative bodies having relevant authority (for example, Taxation Office, Family Court, Austrac, Centrelink, etc) plus other material authorised by a member (for example, medical reports for insurance assessment).

5. USE AND DISCLOSURE

Information collected is used in the recording and management of contributions, transfers, taxation, insurance, investment, benefit claims, and pension payments, as well as changes requested by Members and the issue of member statements and other legal compliance requirements.

6. HEALTH INFORMATION

If a member applies for insurance cover through the Fund, the details provided on any of WALGSP's insurance application forms, including health information, is collected so that the Trustee and the insurer (who will be given that information) can assess the member's eligibility for insurance cover and/or increase in cover.

If a member later makes a claim for an insurance benefit, health and other personal information about the member may be disclosed to the insurer and medical practitioners and other experts nominated by the insurer or the Trustee. If there is any dispute about the member's entitlement such information may also be disclosed to legal and other advisers and parties involved in the claim or dispute and its resolution. This includes any additional health or other personal information provided by the member in accordance with the WALGSP claim or dispute procedures.

By taking up default option insurance or by signing an application for or variation of insurance or similar document, members consent to the use and disclosure of health and other personal information about them as set out above.

7. DATA QUALITY AND SECURITY

Data security and privacy is maintained on material received. It is used for Fund purposes only and is not disclosed, sold, rented, traded or otherwise released to parties not having a direct service or compliance function for the operation of the Fund. Where relevant, we have verified privacy statements from our outside suppliers.

We are dependent on Members and our providers to supply accurate and up to date data, as incomplete or inaccurate data can cause errors or a slowdown in operating Member accounts.

8. PRIVACY AND THE INTERNET

8.1 Providing information via email

Members should be aware that there are inherent security risks in transmitting personal information via email. If members assess these risks as unacceptable, they should use

one of the other means of providing information to WALGSP, including mail, phone, fax or personal visit.

8.2 Using the website

When someone browses the WALGSP website, certain information may be logged for statistical purposes, including:

the person's server address
the date and time of the website visit
pages looked at and documents downloaded

WALGSP may record an email address if provided by a member however a member can elect to not receive email communications from WALGSP at any time by advising WALGSP in writing or via email.

Note that this privacy information relates only to WALGSP and its website, and not to the website of any other organisation to which it may be linked. Members should consult the relevant privacy statement to ensure they are aware how their personal information will be used by another website.

9. ANONYMITY AND SENSITIVITY

Sensitive information, such as health/claim records and tax file numbers is maintained securely and is only used and disclosed for the purpose for which it was provided, unless the member agrees otherwise or use or disclosure of this information is allowed by law. Anonymity is maintained and government or other identifiers are not used or tracked unless required for compliance.

10. ACCESS AND CORRECTION

As a Member, you have a right to access the information we hold on you and to submit corrections if necessary. We have a right to charge a reasonable fee for time and materials for this access and supply. While we endeavour not to charge members for most enquiries, we may apply fees for voluminous records and/or where the material is for reference by a third party.

To enquire about personal information we hold about you as a member and how it is handled, or to request access to it, please call the Privacy Officer on (08) 9480 3500 or 1800 630 524 (within country WA).

For more information about the Privacy Act or its administration, call the federal Privacy Commissioner's hotline service on 1300 363 992 or visit their website at www.privacy.gov.au