

CONCEPT ONE SUPERANNUATION PLAN PRIVACY STATEMENT

YOUR PRIVACY IS IMPORTANT TO US

The Statement below outlines Concept One Superannuation Plan's general philosophy in relation to privacy and is intended to provide a brief yet clear statement about how the Plan collects, uses, stores and discloses your personal information, and how the Plan allows you to access, correct and update your personal information.

Concept One Superannuation Plan is committed to protecting members' privacy and abides by the National Privacy Principles [NPPs] contained within the Privacy Amendment (Private Sector) Act 2000.

Privacy of your personal information is important to us and we conduct the administration and management of your superannuation savings and related insurance with the highest degree of care and integrity. We aim to provide the best possible service, whilst also ensuring you are aware of and are in control of how your personal information is used within Concept One Superannuation Plan.

What information do we collect?

We will always be open and honest in our dealings with you and will only collect information that we believe necessary to properly and efficiently manage your superannuation arrangements and related insurance held with Concept One Superannuation Plan, or that we are legally obliged to collect from you. Wherever possible we collect information directly from you, however we may also source salary and contribution related details from your employer. Please note that, in certain circumstances, your employer is legally bound to disclose information about you, such as your tax file number, to your superannuation fund.

The nature of the personal information we collect will be dependant upon your category of membership and the nature and level of insurance you have selected. Generally the personal information is comprised of your name, address, date of birth, and telephone/fax and e-mail contact details, superannuation contribution details, beneficiary and dependant details, payroll number, salary, tax file number, health information for insurance purposes and components of superannuation benefits. Legislation requires that we collect verification of your identification when we pay a benefit to you, such as a certified copy of your driver's licence or passport.

Why is the information collected?

The information collected in providing these services is retained by Concept One Superannuation Plan and is used in the general administration of your superannuation arrangements, in the processing of any benefit or insurance claim arising under these arrangements, to comply with applicable laws and regulations, and to ensure your request or enquiry can be actioned efficiently and effectively. All of Concept One Superannuation Plan activities are undertaken in accordance with the terms of the Plan's Trust Deed and applicable legislation.

What if I don't want to provide certain personal information?

You are not legally obliged to give us any of the personal information we request. However, Concept One Superannuation Plan only seeks information we believe necessary to manage and administer your superannuation and related insurance arrangements, and refusal to supply requested details may delay or prevent us from satisfying your request or processing your claim.

Disclosure of personal information

Any information collected by or on behalf of Concept One Superannuation Plan is kept strictly confidential and is only

accessed by authorised personnel, Trustees and the Plan's contracted service providers, in the course of them undertaking their legitimate duties.

Member information will not be rented or sold to any external third party organisation and will only be made available to an outside entity where Concept One Superannuation Plan has contracted an external service provider (under strict confidentiality and privacy terms) to assist in the execution of one of the Plan's legitimate activities, OR if disclosure is required by or authorised by law, OR if a member consents to the disclosure of specific information.

Your personal information is routinely disclosed to and used by the Plan's contracted Administrator, The Australian Superannuation Group (WA) Pty Ltd (TASG), insurer, investment managers, auditors and accountants in their fulfilment of their legitimate role. Other organisations that are connected to the services we provide and who may have access to your information include Regulators, mailing companies, archiving companies, legal advisers and medical practitioners or providers (in the case of insurance claims). Use of your information by these organisations for any other purpose is prohibited.

Information Security

We take all reasonable steps to protect your personal information from misuse, loss, and unauthorised access, modification or disclosure.

Your information is stored securely whether in an electronic or physical form. For example, only authorised persons needing access to the information are allowed access. Your personal information is stored in secured premises or electronic databases requiring logins and passwords.

Some information is kept for a number of years to comply with legal requirements. Any personal information that is no longer needed is destroyed.

Accessing personal information

Concept One Superannuation Plan respects the rights of individual members to access and correct their own personal information, unless access would breach another obligation or is not permitted by law. Simple access requests can be actioned over the telephone by contacting The Plan's Administrator, TASG, on (08) 9211 6677 or 1300 720 182. Detailed requests may need to be submitted in writing.

Comments and complaints regarding Privacy:

If you have any questions, concerns or complaints about the Plan's Privacy Statement or practices, or about the personal information that is being held about you, or you would like more information, please contact the Plan's Privacy Officer as follows:

The Privacy Officer
Concept One Superannuation Plan
Locked Bag 90
WEST PERTH WA 6872

If you have a Privacy complaint, please write to the Plan's Privacy Officer who will try to resolve the issue. Where the matter cannot be resolved to your satisfaction, you may refer it to The Privacy Commissioner who may be contacted on 1300 363 992 (for the cost of a local call anywhere in Australia) or by post to GPO Box 5218 Sydney NSW 2001.