Super Trustees Australia Ltd

Privacy Collection Notice and Privacy Policy

April 2026

Privacy Collection Notice

This Privacy Collection Notice provides you with a summary of the key points on how we collect, use, disclose, and store your personal information. We do this in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**) and Australian Privacy Principles (**APPs**).

Our Privacy Policy is available at www.supertrustees.com.au and it contains more information about how you may access and seek correction of your personal information, how you may complain about a breach of the APPs by us, and how we will deal with such a complaint. If you have any concerns about your privacy or would like a free digital or paper copy of our Privacy Policy, please feel free to contact us by calling 0456 310 521 or emailing: info@supertrustees.com.au.

This Privacy Collection Notice was last updated on 14 April 2026.

About us

Super Trustees Australia Ltd (ABN 61 063 427 958, AFSL 237 905, RSE Licence L0002059) (**STA, we, us,** and **our**) is an Australian Financial Services (AFS) Licensee and a Registrable Superannuation Entity (RSE) Licensee (**Licensee**) that carries on business as a superannuation trustee of registrable superannuation funds.

The personal information we collect and why we collect it

The types of personal information we collect include your name, gender, date of birth, contact details, and tax file number (**TFN**). Please refer to our Privacy Policy for a full list of the information we collect.

If you apply for insurance through one of the funds that we are a trustee of, we also collect health and medical information, lifestyle information and insurance history.

We collect your personal information for a number of purposes including to allow us to consider your applications for, and to provide you with the products and services you have requested from us. We're also required to collect the information to comply with laws and regulations relevant to our products and services. Please refer to our Privacy Policy for further detail on the purposes for which we collect your personal information.

You can request to access and correct the personal information we hold about you at any time.

How we collect and store the information

We only collect your personal information by lawful and fair means. We'll generally collect your personal information:

- directly from you, for example, when you apply for or request information in relation to a product or service online or over the phone;

- during the course of our relationship with you, which may include recording your interactions with us;
- through identification documents you provide us; and/or
- through public sources, information brokers, related companies and third parties or referral partners.

The information we collect is stored electronically and physically both at our own premises, and where relevant, with our related companies and service providers. We are committed to protecting the personal information we hold about you from misuse, loss, and unauthorised access. Some of the ways we do this are by:

- using firewalls, encrypting and password protecting your personal information;
- restricting employee access to our databases based on their roles and responsibilities; and
- requiring our employees to complete privacy training.

The period we are required to hold and store your personal information is set out in our Privacy Policy and is in accordance with applicable laws.

Who do we share your info with?

In addition to our staff, we may share your personal information with others, where permitted by law. These parties may be located in Australia or overseas. This includes:

- our related companies;
- organisations that help us to provide our products and services to you e.g. promoters, administrators, custodians, auditors, and providers of banking, insurance, marketing, advertising, technology and data processing services;
- government and law enforcement agencies or regulators, including courts and tribunals;
- your executor, administrator, trustee, guardian or attorney;
- your agents, such as financial or legal advisers, person with power of attorney, or anyone else you authorise us to provide your information to;
- credit reporting agencies and other organisations used to verify your identity; and
- people that introduce you to us, such as our referral partners.

Recipients of your personal information may be located in Australia or overseas.

What if you don’t provide your info to us?

You don’t have to give us your personal information, including your Tax File Number (TFN), however, if you don’t, we may not be able to provide the products or services you have requested from us, or more information about them.

Privacy Policy

1. Purpose and Application of the Privacy Policy

Super Trustees Australia Ltd (ABN 61 063 427 958, AFSL 237 905, RSE Licence L0002059) (**STA, we, us,** and **our**) is the AFS Licensee (**Licensee**) that carries on business:

- as the trustee of registrable superannuation funds (**the Funds**); and
- for the provision of general financial product advice only to our customers, mainly by phone and written communication, such as email and website publication.

The Privacy Policy details how we collect, use, disclose, and store your personal information. We do this in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**) and Australian Privacy Principles (**APPs**).

STA is committed to protecting your privacy and the personal information you entrust us with.

2. Personal information we collect

Personal information includes any information or opinion about an identified individual, or information from which a person's identity can be reasonably determined. The information or opinion will still be personal information whether it is true or not, and regardless of whether we have kept a record of it.

The types of personal information that we collect and hold may include your:

- name;
- date of birth;
- contact details (including your residential address, email address and mobile number);
- device information (such as device type, operating system, IP address, geo-location information and connection information);
- biometric information (such as video footage or photographs of your face);
- identification documents and related government identifiers (such as your driver's licence, passport and Medicare information);
- financial details, and where you use certain features, internet banking login details and transactions;
- tax file number (**TFN**);

- transaction information and records of our interactions with you;
- citizenship and tax residency details;
- employment information (such as employment details and salary);
- information to enable us to comply with anti-money laundering and counter-terrorism financing laws;
- status as a politically exposed person entrusted with prominent public functions; and
- other information required to allow us to provide you with the products and services you have requested.

We may also collect information from your identity documents (such as a driver’s licence, passport, or Medicare card) for the purpose of verifying your identity through the Document Verification Service (DVS).

If you’re a superannuation member in one of the Funds we may also collect your:

- gender and/or sex at birth;
- superannuation contributions history;
- nominated beneficiary details; and
- information required to assess and administer insurance cover, including health, lifestyle, family medical history, and insurance history.

Sensitive information (such as information about your religious beliefs or affiliations, racial or ethnic origin, political opinions, criminal record, sexual orientation or practices, health information and biometric information) is a subset of personal information.

If you apply for or hold insurance cover through one the Funds, we will collect sensitive information including your health and medical history, family medical history, lifestyle information, and genetic test results (where you elect to provide these). We collect this information to provide to relevant third parties involved in your insurance cover and application, including insurers, reinsurers, health providers, investigators, fraud bureaus and service providers to help with assessing your eligibility for cover, determining appropriate terms and premiums, and administering any claims. By submitting an insurance application or continuing to hold insurance cover through one of the Funds, you consent to the collection, use, and disclosure of this sensitive information for these purposes.

We will only collect sensitive information with your explicit consent, including circumstances in which health or medical information is obtained from a third party, such as a medical practitioner, specialist, or other health service provider, except where otherwise authorised or required by law.

3. Why we collect your personal information and how we use it

We collect your personal information to allow us to offer and provide you with the products and services you have requested from us. We're also required to collect the information to comply with laws and regulations that are relevant to the products and services that we provide.

Some of the reasons we collect and use your personal information are:

- to create, maintain, carry out transactions and provide you with information relating to your Superannuation account in one of the Funds;
- to assess, establish, and administer insurance cover through one of the Funds, including underwriting applications and processing claims;
- to communicate with our insurance provider regarding your cover and to otherwise perform functions or meet requirements under insurance agreements between us and the insurer;
- to assess your eligibility for any automatic insurance cover or voluntary cover options;
- to verify your identity, bank account information, and investigate and protect against fraud and unlawful activity;
- so that we and our related companies can provide you with information (including marketing information) about our products and services;
- so that we and our related companies can conduct analysis and research including data analytics, to better understand customer needs, preferences, market trends and to improve our, and related companies' products and services;
- to manage our relationship with you, including responding to inquiries and complaints;
- to meet our obligations specified in applicable laws such as the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) (**AML/CTF Act**), the *Superannuation Industry (Supervision) Act 1993* (Cth) (**SIS Act**), and the *Income Tax Assessment Act 1936* (Cth) (**ITAA Act**); the *Life Insurance Act 1995* (Cth) and the *Insurance Contracts Act 1984* (Cth);
- to verify your identity through the DVS in accordance with the Identity Verification Services Act 2023 (Cth) (IVS Act) and other relevant legislation; and
- to comply with requests and orders served on us by courts and enforcement agencies.

4. Your tax file number (TFN)

If you apply for a membership in one of the Funds and you choose to provide your TFN, we will collect your TFN either as part of your membership application, or after you become a member, and you give us and our agents permission to store and use your TFN as authorised by the SIS Act.

We collect your TFN to facilitate your membership in one of the Funds and enable you to search for and consolidate other superannuation funds you may have, in compliance with the ATO SuperMatch Terms and Conditions.

We may disclose your TFN to another superannuation provider when your benefits are being rolled out. However, we won't do this where you've asked us in writing not to disclose your TFN to any other superannuation provider.

You don’t have to provide your TFN to us

If you decide not to provide your TFN, we may not be able to provide you with the product or service that you have requested.

For example, we won't be able to accept personal (after tax) contributions from you and are required to deduct tax at your highest marginal tax rate plus Medicare levy from your concessional contributions, and benefits paid to you.

5. How we collect your information

We only collect your personal information by lawful and fair means. We’ll generally collect your personal information:

- directly from you, for example, when you apply for or request information in relation to a product or service online or over the phone;
- during the course of our relationship with you, which may include recording your interactions with us;
- through identification documents you provide us; and/or
- through public sources, information brokers, related companies and third parties, our insurer or our referral partners.

Email

When we receive emails from you, we will retain the content of the email and our response to you where we consider it necessary to do so. Your email address will only be used or disclosed for the purpose for which it was provided. It will not be added to any mailing lists or used for any other purpose without your consent.

5.3 Website

We collect non-personal information about users of our website, including information on which areas of the website are most often accessed, how users navigate through the site and interact with pages (including fields completed in forms and applications completed), how long visitors visit those areas, and other information such as browser type, operating system and IP addresses to help us manage and improve our website.

We store information that we collect through cookies, log files, and/or third party site traffic software to create profiles of users generally.

We won’t ask you to supply personal information publicly over any social media platform. Sometimes we may invite you to send your details to us via private messaging, for example, to answer a question about your account or to record a complaint. You may also be invited to share your personal information through secure channels to participate in other activities, such as competitions.

Cookies

A "cookie" is a small text file which is placed on your internet browser and which we access each time you visit our website. When you visit the secured pages of our website (i.e. pages that you have to provide login details to access) we use cookies for security and personalisation purposes. When you visit the unsecured pages of our website (i.e. public pages that you can access without providing login details) we use cookies to obtain information about how our website is being used.

You may change the settings on your browser to reject cookies, however doing so may prevent you from accessing the secured pages of our website.

Information about another individual

When you provide information about another individual to us (for example when you nominate a beneficiary or a trusted contact) you will need to first obtain their consent and tell them about our Privacy Policy.

Document Verification Service (DVS)

With your express consent, we may verify your identity using the Australian Government’s DVS. The information you provide will be transmitted to the DVS Hub administered by the Attorney-General’s Department and matched against the official records of the issuing authority (such as a passport office or driver’s licence registry).

The Attorney-General’s Department does not retain or view this information and uses a managed service provider bound by privacy and security obligations.

We may use outsourced providers, identity service providers, or credit reporting agencies to facilitate the DVS check.

We will only retain your identity document information for as long as necessary for verification and compliance purposes, and in accordance with legal retention requirements.

If your identity document includes details of other individuals, you must first obtain their consent before submitting the document to us.

6. Sharing your personal information

In addition to our staff, we may share your personal information with others where permitted by law. These parties may be located in Australia or overseas. This includes:

- our related companies;
- organisations that help us to provide our products and services to you e.g. promoters, administrators, custodians, auditors, and providers of banking, insurance, marketing, advertising, technology and data processing services;
- government and law enforcement agencies or regulators, including courts and tribunals;
- your executor, administrator, trustee, guardian or attorney;
- your agents, such as financial or legal advisers, or person with power of attorney, or anyone else you authorise us to provide your information to;
- credit reporting agencies and other organisations used to verify your identity; and
- people that introduce you to us, such as our referral partners.

Recipients of your personal information may be located in Australia.

We take all reasonable steps to ensure that these organisations are bound by confidentiality and privacy obligations with respect to the protection of your personal information. You can refer to that recipient's privacy policy to understand how that recipient treats your personal information.

Where we use the DVS, your personal information may be disclosed to:

- the Attorney-General's Department (via the DVS Hub);
- the government agency that issued your identity document;
- intermediary providers (such as outsourced service providers, identity service providers, or credit reporting agencies) assisting in the DVS process; and
- in some cases, overseas recipients (including New Zealand government agencies) where required to verify your documents.

Disclosure to a credit reporting agency to verify your identity

We may disclose your name, residential address and date of birth to a credit reporting agency and ask the credit reporting agency to provide an assessment of whether the personal information provided matches (in whole or in part) personal information contained in a credit information file in the possession or control of the credit reporting agency to assist in verifying your identity for the purposes of the AML/CTF Act. The credit reporting agency may prepare and provide us with such an assessment and may use your personal information including the names, residential addresses and dates of birth contained in credit information files of you and other individuals for the purposes of preparing such an assessment. If you disagree with having your identity verified by a credit reporting agency, please let us know so that we can discuss other options with you.

7. Accessing and correcting your personal info

You can request access to, or correction of, the personal information that we hold about you by calling us on 0456 310 521 or by emailing info@supertrustees.com.au.

We will provide our reasons if we deny any request for access to, or correction of, personal information. You can make a complaint in the event you are not satisfied with the reasons provided for denial of your request.

Where we decide not to make a requested correction to your personal information and you disagree, you may ask us to make a note of your requested correction with the information.

There is no fee for requesting access to your personal information, requesting correction of your personal information or for us to make any corrections to your personal information. However, we might charge a fee to cover the time we spend finding and putting together the information you want. If there's a fee, we'll let you know how much it is likely to be, so you can choose if you want to go ahead.

8. Storing and securing your personal information

Under applicable laws, we are required to hold and store your personal information, including information collected in customer identification procedures and transactions for:

- seven years from the date your superannuation account was closed or the date the last designated service was processed.

The information we collect is stored electronically and physically both at our own premises and, where relevant, with our related companies and service providers. We are committed to protecting the personal information we hold on you from misuse, loss, and unauthorised access. Some of the ways we do this are by:

- using firewalls, encrypting and password protecting your personal information;
- restricting employee access to our databases based on their roles and responsibilities; and
- requiring our employees to complete privacy training.

If you are considering sending us any personal information through our website or other electronic means, please be aware that the information may be insecure in transit, particularly where no encryption is used (e.g. email).

We take reasonable steps to destroy or permanently de-identify any personal information when we no longer need it – for example, for business or legal reasons.

In relation to identity documents verified through the DVS, we do not store copies of your identity documents once the check is complete. Where we do retain such information, it will be held only for as long as required under applicable laws (for example, AML/CTF record-keeping obligations).

9. Links on our website

Our website may contain links to third party websites. We advise that the terms of this policy do not apply to external websites. If you wish to find out how any third parties handle your personal information, you will need to obtain a copy of their privacy policy.

12. Contacting us to ask questions, raise concerns or provide feedback

If you have any questions, concerns, complaints or feedback about privacy, please contact our Privacy Officer:

Privacy Officer
Email: info@supertrustees.com.au
Phone: 0456 310 521

We take your privacy concerns seriously. Where you express any concerns that we have interfered with your privacy or have breached Australian Privacy Principles, we will respond to let you know who will be handling your matter and provide a response within 30 days. Exceptions may apply, refer to our Complaints Policy for more information.

We aim to resolve your concerns in a fair and efficient manner and in compliance with our Complaints Policy.

If, however, you are unsatisfied with our response, you can lodge a dispute with our external dispute resolution scheme, the Australian Financial Complaints Authority (**AFCA**), which provides a free independent industry dispute resolution service:

AFCA
GPO Box 3, Melbourne VIC 3001
1800 931 678
info@afca.org.au
www.afca.org.au/make-a-complaint

You may also lodge a complaint with the Office of the Australian Information Commissioner (**OAIC**):

OAIC
GPO Box 5218, Sydney, NSW 2001
1300 363 992
enquiries@oaic.gov.au
www.oaic.gov.au

13. Changes to this policy

We may make changes to this policy from time to time, without prior notice to you. An up-to-date copy of this policy is available on our website.