



## PRIVACY POLICY

**We take your privacy seriously. We will never sell your information to a third party.**

Here are the ins and outs of our privacy policy. You can contact us any time if it doesn't make sense.

### 1. Our Commitment

We are committed to preserving your privacy and complying with the Privacy Act 1988 and the Australian Privacy Principles.

### 2. Collection of personal information

#### 2.1 Information we collect from you

We collect personal information about our customers including contact, financial and trading information and any other personal information you may give us including when you:

- register for us to provide you with further information about our products or services;
- ask to be placed on one of our mailing lists;
- make an enquiry about our products or services; or
- visit our website.

We collect personal information about you in order to provide you with information about our products or services or to enable us to provide our products or services to you and to comply with our legal obligations. We also collect personal information for market research.

#### 2.2 Information we collect from other parties

We may also collect information about you from other parties such as credit reporting agencies.

### 2.3 Sensitive information

We may collect sensitive information about you such as about your health status but do not collect information about your race, religion, beliefs or sexual preference except where you have consented or where we are permitted or required by law to do so.

### 2.4 Website cookies

We make use of “cookies” technology on our website. We use cookies to improve the functionality of our website which may retain personal information provided to us. Cookies are a feature of your Internet browser, which you can disable at any time.

### 2.5 Remarketing

This website uses the Google AdWords remarketing service and similar services from other providers to advertise on third party websites (including Google) to previous visitors to our site. It could mean that we advertise to previous visitors who haven't completed a task on our site, for example using the contact form to make an enquiry. This could be in the form of an advertisement on the Google search results page, or a site in the Google Display Network, or other sites.

Third-party vendors, including Google, use cookies to serve ads based on someone's past visits to the Verve Super website. Of course, any data collected will be used in accordance with our own privacy policy, Google's privacy policy or the privacy policy of other remarketing services used by Verve Super. If you would like to opt out of Google cookie based advertising, please visit Google's Ads Settings. If you would like to opt out of third-party advertising cookies, please visit the Network Advertising Initiative opt out page.

### 2.6 Tax File Number (TFN)

If you disclose your Tax File Number (TFN) to us, you authorise us, our related companies and agents to store and use your TFN as authorised by law to facilitate your membership in Verve Super, for contacting the ATO and other superannuation entities to find out if you have other super monies, to meet any requirements set by the ATO or other regulatory authorities and for any other lawful superannuation purpose. All information supplied to us are used in accordance with this privacy policy.

## 3. What happens if you choose not to provide the information?

You do not have to give us your personal information. However, if you choose not to, we may not be able to provide you our products or services or more information about them.

## 4. Use and Disclosure of personal information

We will not disclose information we collect about you to any third parties without your prior consent. Similarly, we will not sell any information we collect about you.

However we may disclose personal information for the purpose specified to you at the time of collection or for other purposes if:

- you would reasonably expect us to disclose such information for that purpose;
- that purpose is related to the purpose specified to you at the time of collection, or;
- where we are permitted or required by law, or it is in the interests of public safety to do so.

For instance, we may disclose your personal information to entities related to us that are part of the our group of companies and to contractors which may from time to time be required to provide services to us and our group of companies.

If you provide us with your telephone number, you agree and accept that Verve Super, or an agent or a related entity may contact you via telephone. We will do this to facilitate your application, to confirm information, to gauge customer experience or for any other reasonable or marketing purpose. If you do not want this to happen, please email [hello@vervesuper.com.au](mailto:hello@vervesuper.com.au).

We may use your personal information to contact you with new information or offers for products or services from us and our partners unless you request that we do not do so by contacting us by email [hello@vervesuper.com.au](mailto:hello@vervesuper.com.au).

## 5. You can access and correct information

We will take all reasonable steps to ensure that your personal information, which we collect, use or disclose is accurate, complete and up-to-date.

If you wish to access the information we hold about you, you are welcome to contact our **Privacy Compliance Officer** who will respond to you within 30 days. You can also request that information about you be corrected or deleted.

We reserve our right to refuse your request for access or correction if, for example, we consider your request to be frivolous or vexatious, or if we are legally entitled to do so.

If we refuse your request, we will give you our reasons. If we refuse your request to correct information we hold about you, we will give you the opportunity to post a statement of your claim where we hold your personal information.

## 6. When you contact us

We must be certain of your identity before we can discuss your superannuation affairs with you. If you contact us to discuss your affairs, you must be able to prove your identity. This ensures that we are able to protect your personal information by only giving it to you or someone who can prove that they are lawfully authorised to act on your behalf.

For example, if you phone us, you can prove your identity by giving us your:

- Member number
- Name (as notified to us previously)
- Date of birth

Other details listed on your Verve Super account can be used as proof of identity (such as phone number, address, etc.) depending on the circumstances.

If you have a general enquiry that does not involve discussing your personal information, you do not have to provide identification. In these situations, you will be able to deal with us without identifying yourself.

## 7. Security

We will take all reasonable steps to protect the security of the personal information that we hold. This includes appropriate measures to protect electronic materials and materials stored and generated in hard copy.

You should be aware that the Internet is not a secure environment. If you use the Internet to send us information, including your email address and financial information, it is sent at your own risk.

## 8. Updating our privacy statement

We may revise or update our privacy statement occasionally by posting it on our website. The current version at the time we collect or use your personal information is the version that will apply.

## 9. Complaints and further information

If you have any complaints about our privacy practices or would like further information about our privacy policy please contact our **Privacy Compliance Officer**.

Telephone: 1300 799 482

Post: Verve Super, Level 5/131 City Walk, Canberra ACT 2601