

Privacy Policy

Application of this Policy

Payclear Services Pty Limited ("Payclear") is committed to complying with the *Privacy Act 2014 (Cth)* ("Act") as amended from time to time. The requirements of the Act are set out in the National Privacy Principles ("NPP"). The NPP regulates, among other things, the collection, storage, quality, use and disclosure of personal information.

This Privacy Policy outlines the type of personal information we collect, how that information is collected, used, stored and protected, and to whom we disclose personal information.

The Policy applies to Payclear and its related company, SuperChoice Services Pty Limited.

Personal information we collect

Any information that identifies an individual is considered to be "personal information". We collect only information that is necessary for us to provide our product and service. The type of personal information we collect includes but is not limited to an individual's name, contact details, date of birth, Tax File Number, employer, name of the individual's superannuation fund and account number and the amount and type of superannuation contribution.

In most cases we receive personal information about an individual from our client, who is employing the individual or is the trustee or administrator of the individual's chosen superannuation fund. Where we have been provided with an individual's personal information by clients we rely on our clients to obtain any requisite consent of the individual for collection, use and disclosure of this information by us.

Why do we collect and use personal information

We collect and use the personal information to administer the superannuation contributions made on behalf of an individual to by his or her employer and to comply with relevant laws.

We may need to disclose the personal information to various persons or organisations.

For example:

- We use agents and external service providers to help us to provide our services to clients (such as banking/ financial institutions, paying agents, printing houses and external consultants);
- We may be required to provide the information to governmental or regulatory bodies (such as the Australian Prudential Regulatory Authority (APRA) or the Australian Taxation Office); and
- A court order may require us to disclose certain information.

We take steps to ensure our agents and third parties have a documented privacy policy and keep personal information confidential and only use it for the purpose for which they have been authorised.

We rely on some of the exemptions permitted under the Privacy Act. For instance, the exemption for disclosing personal information to our related companies.

Website

When browsing our website, our web servers automatically collect standard information as part of the HTTP web protocol – an IP address, browser type, operating system, access time, referring sites, pages viewed and other anonymous information.

We do not use “cookies” in our website nor do we collect “clickstream” data. Our website does not contain links to other sites.

Protection of personal information

We regard the security of personal information as very important. We have a number of physical and electronic protection measures in place. This includes encryption, firewalls, site monitoring, intrusion detection and video surveillance.

The security arrangements are reviewed and tested from time to time.

We restrict access to personal information solely to employees who need to access this information to complete tasks relating to the efficient and effective processing of superannuation contributions.

Employees are subject to a Code of Conduct which includes a commitment to maintain confidentiality of personal information.

Information storage and security

Personal information is stored in our database and archived for a period yet to be determined, but this is likely to be a minimum of 7 years.

Access to personal information

In some circumstances clients (employers) may request access to information we hold about them or their employees. Trustees may request information we hold about them, their sponsoring employers and those employer’s employees. Client’s may also ask us to correct information we hold if it is inaccurate, incomplete or out-of-date.

Need to contact us

If clients have any questions about our Privacy Policy or want to make a complaint about a how we have handled personal information they should contact our Privacy Officer:

PayClear Services Pty Limited
Level 8, 35 Clarence Street,
Sydney NSW 2000

Phone: 1300 659 456 Fax: 02 8038 6823

Email: superchoiceenquiries@superchoice.com.au

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