

Personal Information Collection Statement

Who we are

The Trustee, L.U.C.R.F Pty Ltd and Labour Union Co-operative Retirement Fund Pty Ltd (LUCRF Super) are referred to in this document as “we”, “our”, or “us”.

Why we collect your personal information

We collect your personal information to provide superannuation products and services to you, or in relation to one or more of our functions or activities under superannuation, financial services and taxation related laws. This generally involves:

- identifying you
- finding and paying out any lost super and to help you combine your super accounts
- investing your benefits
- providing an income in retirement or a lump sum payment
- communicating with you about your account, any third-party offers and our products and services
- establishing your eligibility for insurance
- resolving complaints
- providing financial advice
- market research.

How we collect your personal information

We collect your personal information:

- directly from you
- your employer
- other superannuation funds
- the Australian Taxation Office
- Services Australia (formerly the Department of Human Services)
- other third parties.

We may also collect some of your health information from our insurer, your medical practitioner, and legal advisers if you consent to the collection.

What if you don't provide us with some of your personal information?

If you choose not to give us the personal information required to provide you with our products and services, we may not be able to provide some or all of those products and services to you. If you don't provide us with your tax file number (TFN), you may have to pay more tax.

Who else may have access to your personal information?

The information we disclose to other organisations about you will depend on the products or services that we provide you.

The types of organisations or people that we may provide your personal information to may include:

- our internal administration system provider
- other super funds and financial services organisations, for example custodians and fund managers
- auditors
- external complaint handling agencies
- mail houses
- our insurer
- law enforcement agencies
- certain government bodies
- external research institutions
- direct marketing agencies
- verification and validation agencies
- contribution collection agencies
- certain person(s) as required by the *Family Law Act*
- any person you nominate in writing.

We may also disclose your personal information to third parties to offer you products or services that we believe may be of interest to you. Before we disclose your private information, however, we'll ask for your consent. If you choose not to give us your consent or you opt-out of the offer, we won't disclose your personal information.

If you've requested to transfer your benefits between LUCRF Super and New Zealand, we'll disclose your personal information to your KiwiSaver Scheme.

How to access and correct your personal information

Please refer to our Privacy Policy for information about accessing and correcting your personal information, or lodging a complaint and how we'll deal with such a complaint. Our Privacy Policy will change from time to time. The latest version is available at lucrf.com.au/privacy.

Contact us

 **1300 130 780**

 **mypartner@lucrf.com.au**

 **lucrf.com.au**

 **PO Box 211 North Melbourne VIC 3051**