

Privacy collection notice

Colonial First State ('CFS') is committed to protecting the privacy of your personal information in accordance with the Privacy Act 1988 (Cth). This Privacy Collection Notice ('Notice') should be read together with the CFS Privacy Policy.

CFS's identity

This Notice is issued by CFS. CFS consists of Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries, which includes Avanteos Investments Limited ABN 20 096 259 979 and Colonial First State Investments Limited ABN 98 002 348 352. CFS provides investment, superannuation, and retirement products to Australians ('CFS', 'we', 'our' or 'us').

Contents

This Notice describes how we collect, hold, use, and share your personal information. It includes:

- the kinds of personal information we collect;
- the reasons we collect and use that information;
- who we share your information with; and
- how to access our Privacy Policy or contact us about our privacy practices.

What is Personal Information?

Personal information includes information or an opinion (attributes based on information such as name) about an individual that is identified or reasonably identifiable. This can include a person's name, age, gender, postcode and contact details. It may also include financial information, such as investment details, as well as a range of other types of data.

What types of information do we collect and why?

We collect your personal information when you use our products and services or deal with us. This may include your name and address, date of birth, contact details, details about your occupation and employer, and financial details such as your bank account details, Tax File Number ('TFN') and information about your other superannuation funds.

There are circumstances where we may ask you for, or collect on your behalf, sensitive information to perform a primary function or activity. These circumstances include but are not limited to providing you with insurance cover or assessing your eligibility to claim a benefit.

Sensitive information includes information about your health (including medical reports). We may also need to disclose your health information to a third party for verification purposes such as the assessment of a medical condition.

We will only use and disclose personal information (including sensitive information) for the purpose for which it was provided, unless you agree otherwise, or disclosure is required or authorised by or under an Australian law or court/tribunal order.

We will always seek your express written consent before collecting sensitive information from you or on your behalf.

Purpose of collection

The primary purpose for collecting your information is to:

- confirm your identity;
- assess your application for our products or services;
- administer your account and benefits;
- design, manage, price, and provide our products and services;
- manage our relationship with you;
- help you access your account securely, for example via the use of multi-factor authentication;
- minimise risks and identify or investigate fraud and other illegal activities;
- contact you, for example, when we need to tell you something important;
- improve our service to you and your experience with us; and
- comply with laws (including Australian privacy laws, Australian taxation laws, superannuation legislation, *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and other legislation applying to us).

What happens if you do not provide the information requested or your information is inaccurate?

If you choose not to provide all of some of the personal information that we ask for, or the information that you provide to us is incomplete or inaccurate, CFS may be unable to:

- issue the product to you or unable to continue to provide the product or service to you; or
- provide you with information about our products and services which may benefit you.

Who do we disclose personal information to and why?

We will only disclose your personal information for the purposes for which it was collected (above) to the following organisations and people. Please note that this is not an exhaustive list:

- Our service providers;
- Businesses who do some of our work for us – including direct marketing, statement production, and IT support;
- Brokers, agents, advisors, and people who act on your behalf (e.g. power of attorney or Legal Personal Representative);
- Organisations involved in our funding arrangements – like investors, advisors, researchers, trustees, rating agencies and investment managers;
- People who help us process claims – like assessors and investigators;
- Our related companies;
- Auditors and insurers;
- Government agencies; and
- An Eligible Person (as defined in the *Family Law Act 1975*).

Overseas access

Your information may be sent overseas to our service providers or third parties who store data or operate outside Australia.

Commented [KA1]: @Emma Mills I assume govt agency includes regulators?

Commented [EM2R1]: Correct

Our Privacy Policy and how to contact us

The CFS Privacy Policy can be viewed [here](#) and covers:

- **How to access your information and correct it if it is wrong:** It is important that the information you give us is accurate, up to date and complete. Let us know as soon as possible if any of your personal details or circumstances change.
- **How to update your preferences:** You can update how we contact you or request not to receive direct marketing.
- **How to make a privacy-related complaint.**

Contact Details:

Product	How
FirstChoice Members	<i>Call: 13 13 36 - Monday to Friday, 8:30am to 6pm (Sydney time) Overseas: +61 2 8397 1100 Email: contactus@cfs.com.au Mailing Address: Reply Paid 27 Sydney NSW 2001 or GPO Box 3956 Sydney NSW 2001</i>
First Wrap Members	<i>Call: 1300 769 619 - Monday to Friday, 8:30am to 6pm (Sydney time) Overseas: +61 3 8518 8420 Email: firstwrap@cfs.com.au Mailing Address: Locked Bag 3460, GPO Melbourne VIC 3001</i>
Essential Super Members	<i>Call: 13 40 74 - Monday to Friday, 8:30 am to 6pm (Sydney time) Overseas: +61 2 9303 3000 Email: contactessentialsuper@cfs.com.au Mailing Address: Reply Paid 86495 Sydney NSW 2001 or GPO Box 3912 Sydney NSW 2001</i>
Employer Super	<i>Call: 1300 654 666 - Monday to Friday, 8:30am to 6pm (Sydney time) Overseas: +61 2 8397 1100 Email: employer@cfs.com.au Mailing Address: Reply Paid 27 Sydney NSW 2001 or GPO Box 3956 Sydney NSW 2001</i>
CFS Edge Members	<i>Call: 1300 769 619 - Monday to Friday, 8:30am to 6pm (Sydney time) Overseas: +61 3 8518 8420 Online: via 'Click to Chat' or the webform on the 'Contact us' page at cfs.com.au/cfsedge Mailing Address: Locked Bag 20130 Melbourne VIC 3001</i>

If you are deaf or hard of hearing or have difficulty speaking, please contact:

National Relay Service

TTY/Voice: **133 677**

SSR: **1300 555 727**

Website relayservice.gov.au

