

Retire360

Personal Information Handling Practices

Retire360 is committed to respecting your privacy information. We are part of the MUFG Pension & Market Services group of companies and we support the Australian Privacy Principles (APPs) as part our commitment to you and adherence to the Privacy Act 1988. This privacy statement provides a succinct overview of how the companies of the MUFG Pension & Market Services deal with the personal information of individuals.

The MUFG Pension & Market Services's complete Privacy Policy can be accessed by calling +61 1800 502 355 (free call within Australia), 9am-5pm (Sydney time), Monday to Friday (excluding public holidays) and requesting a copy. This Privacy Statement takes into account changes made by the Privacy Amendment (Enhancing Privacy Protection) Act 2012 and was last updated in February 2016.

Pseudonymity and Anonymity

When contacting a company of the MUFG Pension & Market Services, you generally have the right to remain anonymous (nameless) or to use a pseudonym (fictitious name) to protect your identity. However, if you wish to make enquiries about a specific account, we may need to identify you first, before we can lawfully disclose personal information.

Collection of Information

The MUFG Pension & Market Services often acts as collection agent for our Clients, and we only collect personal/sensitive information that is reasonably necessary as required under relevant law or regulation or to provide the service to you. This may include health and medical information.

We normally collect personal information directly from the individual or their authorised representative(s). Sometimes, we collect personal information (including sensitive information) from a third party, a publicly available source or by other lawful means, but only if:

- We have consent from the individual, or the individual would reasonably expect us to collect their personal information; or
- If it is necessary for a specific purpose such as executing a function or activity in connection with your account; or
- Where we are permitted, or required to, by lawful authority.

Dealing with Unsolicited Information

The MUFG Pension & Market Services sometimes receives unsolicited information from individuals or other sources. If we determine that we could not have collected the information for one or more of our functions or activities, we will take reasonably practicable steps to de-identify or destroy the information. Alternatively, we will take reasonable steps to protect the information from misuse or unauthorised disclosure. Disclosure of unsolicited information we hold may be made where required or permitted by law.

Notification of Collection

The MUFG Pension & Market Services often acts as collection agent for our Clients. All reasonable and practicable steps are taken to notify you of certain matters, or to ensure that you are aware of certain matters, at or before the time of collection, or as soon as practicable afterwards.

Where a form is used to collect personal information, it will generally contain a collection notice (or reference to where a collection notice can be obtained) and individuals may be asked to confirm they have reviewed that notice. Similarly, if you contact a company within the MUFG Pension & Market Services, individuals may hear a recorded privacy script at the commencement of the call.

Use and Disclosure

We only use or disclose personal information where it is reasonably necessary for, or directly related to, one or more of our functions or activities; or because it is required under relevant law or regulation.

We do not sell personal information, and we do not give personal information to other organisations unless one or more of the following situations applies:

- We have consent from the individual;
- The individual would reasonably expect, or has been advised that personal information may be used or disclosed;
- If the use or disclosure is required by lawful authority; or
- If the use or disclosure relates to one or more Permitted General Situations under the Privacy Act 1988 including (but not limited to) a serious and imminent threat to somebody's life or health, or if it is reasonably necessary for law enforcement.

The MUFG Pension & Market Services takes reasonable steps to confirm that third parties with whom we deal, are also compliant with the Privacy Act.

In executing services, activities and functions, where necessary, personal information may be disclosed to third parties and/or related bodies corporate currently located in Australia, New Zealand, the United Kingdom, France, Germany, Luxembourg, Switzerland, the United States of America, Papua New Guinea, China [Hong Kong], India, United Arab Emirates, South Africa, Canada and the Philippines.

Direct Marketing

The MUFG Pension & Market Services may use the personal information we hold to provide you with information about relevant products and services that may be of interest or benefit to you. If you do not wish to receive marketing material you can opt out at any time by contacting us or unsubscribing.

Data Quality and Security

We take reasonable steps to ensure that the information we hold about you is relevant, accurate, up-to-date and complete. Furthermore, we take all reasonable and practicable steps to protect the personal information we hold against loss, unauthorised access, misuse, modification, disclosure or interference.

When we no longer need the personal information we hold about you, we will take all reasonable and practicable steps to de-identify or destroy the information in a secure manner. Alternatively, where that is not practicable, we will take reasonable steps to protect information from misuse or unauthorised disclosure by putting the information beyond reasonable use.

Your Rights - Access and Correction

You have the right to access the personal information we hold about you. The MUFG Pension & Market Services encourages you to ask us to correct any personal information we hold that is out-of-date, incorrect, incomplete or misleading. To protect your privacy, we strongly urge you not to provide any personal information that is not required or that we do not ask for.

If you have provided us with your email address for communications, you can delete it at any time, but if you do so, we may be unable to provide you with some services and benefits in connection with your account.

Our Obligations

The MUFG Pension & Market Services is bound by the Australian Privacy Principles [APPs] in the Privacy Act 1988. For more information refer to our complete Privacy Policy. Alternatively, you may wish to refer to the Office of the Australian Information Commissioner (OAIC) for detailed information about the APPs.

MUFG Pension & Market Services may make changes to the Privacy Statement from time to time, without notice to any person or third party.

For a printable copy of the Privacy Policy including contact information, please [click here](#).

Our contact details

Phone: You can phone us on 1300 734 007 between 8am and 6pm weekdays.

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Email: retire360@mpms.mufg.com

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