

13 December 2024

Privacy Policy

1. Application of this policy

1.1. This policy applies to the following entities:

- Superhero Holdings Limited (ABN 48 633 253 942);
- Superhero Financial Services Pty Ltd (ABN 61 625 469 981);
- Superhero Securities Limited (ABN 96 160 456 315) (AFSL 430150);
- Superhero Markets Pty Ltd (ABN 36 633 254 261) (AR 1276309) and Superhero Super Pty Ltd (ABN 40 667 649 854) (AR 1306018), which are both Corporate Authorised Representatives of Superhero Securities Limited;
- Superhero Super, which is issued by Diversa Trustees Limited (ABN 49 006 421 638) (AFSL 235153) as trustee of OneSuper (ABN 43 905 581 638). Superhero Super is a sub-plan of OneSuper;
- Living Super, which is issued by Diversa Trustees Limited (ABN 49 006 421 638) (AFSL 235153) as trustee of OneSuper (ABN 43 905 581 638). Living Super is a sub-plan of OneSuper; and
- Slate Super and Simple Choice, which are issued by Diversa Trustees Limited as trustee of the Grosvenor Pirie Master Superannuation Fund - Series 2 (ABN 32 367 272 075) (GPMSF-2). Slate Super and Simple Choice Super are both sub-plans of GPMSF-2.

1.2. The above entities may be referred to as ‘Superhero, Superhero Super, Living Super, Slate Super, Simple Choice, us, our, we’ in this document.

1.3. We are committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your personal information.

1.4. We operate in accordance with the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act). The APPs govern the way in which we collect, use, disclose, store, secure and dispose of your personal information.

1.5. A copy of the APPs may be obtained from the website of The Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au.

2. What is personal information and why do we collect it?

2.1. Personal information is information or an opinion that reasonably identifies an individual. Examples of personal information we may collect include:

- name;
- residential and postal addresses;
- email addresses;

- phone numbers;
- date of birth;
- banking details;
- tax file number;
- copies of identification documents; and
- any other information you provide to us.

- 2.2. This personal information is obtained in many ways including by telephone, email, via our website at www.superhero.com.au or the Superhero Member Portal or application, employers and employer platforms, from media and publications, from other publicly available sources, from cookies and from third parties.
- 2.3. The Privacy Act allows you to choose to remain anonymous or use a pseudonym in your dealings with us. For example, you may choose not to provide your name or contact details if enquiring about a product or service. However, this option will not be available to you where it is impractical for us to provide a service or product without verifying your identity.
- 2.4. Our website may contain links to other websites. We do not share your personal information with those websites, and we are not responsible for the privacy practices applying in respect of those websites.
- 2.5. Where reasonable and practicable to do so, we will collect your personal information only from you. However, in some circumstances we may be provided with personal information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the personal information provided to us by the third party.
- 2.6. We collect personal information for the primary purpose of providing our services to you and marketing our services to you.
- 2.7. We may also collect personal information for secondary purposes closely related to these primary purposes, in circumstances where you would reasonably expect such use or disclosure.
- 2.8. When we collect personal information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

3. AML/CTF Act

- 3.1. As a financial services provider, we operate in accordance with the Anti-Money Laundering and Counter Terrorism-Financing Act 2006 (Cth) (AML/CTF Act). Under the AML/CTF Act we are required to collect certain information and provide it to AUSTRAC, including details of threshold transactions involving transfers of physical currency of \$10,000 or more, international funds transfer instructions, or instructions for the transfer of funds or property into or outside Australia (international transfers or cash are not accepted as part of superannuation products). As a reporting entity we will collect your

personal information for this purpose, including name, date of birth, residential address and bank account details.

4. Cookies

- 4.1. We may also collect information based on how you use our website and application, including through 'cookies', web beacons and other similar technologies.
- 4.2. Cookies are small text files that are transferred to your computer's hard drive through your web browser to enable our systems to recognise your browser and record non-personal information such as the date, time or duration of your visit and the pages accessed, for website administration, statistical and maintenance purposes (Cookie Information).
- 4.3. We use cookies to provide you with a more consistent experience across our services. No attempt is made by Superhero to use Cookie Information to personally identify you. However, if Cookie Information is linked with personal information as set out above, this Cookie Information becomes personal information and will be treated in the same manner as the personal information to which it has been linked.
- 4.4. You can remove or reject cookies by adjusting the settings on your web browser. Please note that some parts of our website, Superhero Member Portal and app may not function fully for users that disable cookies.

5. Use of personal information

- 5.1. Superhero may store, use or disclose your personal information so that we can provide our services to you and communicate with you about our services. This may include the storage, use and disclosure of your personal information by or to Superhero, or any of its related entities or subsidiaries.
- 5.2. There may be instances where we come into possession of personal information that we have not requested. If this occurs, we may be permitted to record or use this information if the information could have been collected through the ordinary course of our business. However, if the information would not have been collected through the ordinary course of our business, we will destroy or de-identify any information.
- 5.3. We may also store, use or disclose your personal information to:
 - consider any concern or complaint that you raise against us or to manage any legal action between you and us;
 - prevent or investigate any actual or suspected fraud, unlawful activity or misconduct;
 - comply with the AML/CTF Act; or
 - comply with all relevant laws, regulations, codes of practice and court orders.
- 5.4. Superhero may also use your personal information (sensitive information can't be used unless consent is provided or in the circumstances outlined in section 6) to send direct marketing communications to

you and to identify and promote products or services that may be of interest to you. This includes regular newsletters and communications that we may send.

- 5.5. At any time you may opt out of receiving direct marketing communications from us. To do so, please contact us in writing or follow the instructions in the email. Unless and until you opt out, your consent to receive direct marketing communications from us and to the handling of your personal information for this purpose will continue.

6. Use of sensitive information

- 6.1. Sensitive information is defined in the *Privacy Act* to include information or opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.
- 6.2. Sensitive information will be collected and used by us only in limited circumstances, which may include:
- with the consent of superannuation members or customers; or
 - where it is reasonably necessary for one or more of Superhero's functions or activities; or
 - if required by law or order of the court; or
 - for the establishment, exercise or defence of a legal or equitable claim; or
 - for use in a confidential alternative dispute resolution process; or
 - where Superhero has reason to suspect that unlawful activity, or misconduct of a serious nature, that relates to the entity's functions or activities has been, is being, or may be engaged in, and Superhero reasonably believes that the collection, use or disclosure is necessary in order for the entity to take appropriate action in relation to the matter.

7. Disclosure of personal information

- 7.1. Your personal information may be disclosed to third parties in limited circumstances, including the following:
- to external service providers, including service providers located overseas (including USA, UK, Singapore and Canada), that perform services (including verification services, and customer and platform support services) on behalf of Superhero;
 - to AUSTRAC, as required or authorised by the AML/CTF Act; and
 - as otherwise required by law.
- 7.2. Superhero does not collect or deal with an individual's personal information without the individual's fully informed consent, including where personal information is shared with relevant third party service providers, (see the Privacy section of the Superhero Terms and Conditions).

7.3. If Superhero sells, assigns or otherwise transfers part or the whole of its business, your personal information, which was collected by us through your use of the service may be among the items transferred or sold to the extent that it is relevant to our business.

8. Security of personal information

8.1. Your personal information is stored in a manner that reasonably protects it from misuse and loss and from unauthorised access, modification or disclosure. Some of the steps taken to protect your personal information include:

- password protected databases;
- staff training;
- system firewalls; and
- ensuring compliance with internal information security protocols.

8.2. Our data security practices have been adopted with a view to protecting the data held by us. Notwithstanding this, you should be aware that there are inherent risks associated with the transmission of data over the internet and other mediums. Accordingly, we cannot guarantee any transmission will be completely secure.

8.3. When your personal information is no longer needed for the purpose for which it was obtained or for regulatory purposes, we will take reasonable steps to destroy or permanently de-identify your personal information.

9. Access to your personal information

9.1. You may request access to the personal information we hold about you and ask us to update and/or correct it if you believe it is inaccurate, incomplete or out of date. If you wish to access your personal information, please contact us in writing at hello@superhero.com.au.

9.2. We will respond to your request within a reasonable period after the request is made. Superhero will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your personal information. In order to protect your personal information we may verify your identity before releasing the requested information.

9.3. In certain circumstances, we may refuse, or be unable, to correct or provide you with access to your personal information. This may include refusing access to reports lodged with government regulators, or for any other reason set out under the Privacy Act. In these circumstances, we will write to you to explain the reasons why this is the case (unless we are not permitted to do so in accordance with applicable laws).

10. Maintaining the quality of your personal information

10.1. It is important to us that your personal information is up to date. We will take reasonable steps to make sure that your personal information is accurate, complete and up to date. If you find that the

information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

11. Policy updates

- 11.1. This Privacy Policy is subject to change at any time. We encourage you to review this Privacy Policy at regular intervals. If we change this Privacy Policy an updated version will be posted on our website or app to notify you of this change. By continuing to use our services after that time you will be deemed to have accepted any changes to our Privacy Policy.

12. Privacy Policy complaints and enquiries

- 12.1. If you have any queries or complaints about our Privacy Policy please contact us at:
- Email: hello@superhero.com.au
 - Phone: 1300 675 148 | 9am – 5pm (AEST) | Monday to Friday
- 12.2. We will deal with your complaint in accordance with our Complaints Policy available at www.superhero.com.au.
- 12.3. Where you have first made a complaint to Superhero and have either received no response within 30 days or are unhappy with the response and are of the view Superhero may have mishandled your personal information, you may contact the OAIC (www.oaic.gov.au) if you wish to lodge a complaint in relation to our privacy practices.