

Privacy policy



For 75 years State Trustees has been caring for the personal and financial well-being of many Victorians.

State Trustees and your personal information

At State Trustees we believe it is of fundamental importance that people have confidence in the way organisations like ours deal with their personal information.

To keep you informed, we have set out below some key points about our approach in relation to the way that we collect, hold and disclose information about individuals. This privacy policy applies to both State Trustees Limited and STL Financial Services Limited.*

Laws governing how we collect personal information

We are bound by various information privacy obligations. Depending on the circumstances, those obligations include the Australian Privacy Principles under the Privacy Act 1988 (Commonwealth), the Information Privacy Principles under the Information Privacy Act 2000 (Vic.) and the Health Privacy Principles under the Health Records Act 2001 (Vic.) as well as other applicable requirements under those Acts and other laws and codes. We may also collect personal information because of the requirements of Commonwealth, State and Territory laws, including laws governing trusts, Wills, and the administration of estates.

For what purposes do we collect and hold personal information?

We collect and hold personal information generally for the following purposes:

- to assist us in effectively providing services and products to you and to administer, manage and develop those services and products;
- to enable us to confirm your identity when dealing with you;
- to assist in the proper functioning and development of our operations, for example, to ensure we act within requirements covering trustee, fiduciary and any other legal obligations; and,
- to let you know about services and products we think you might be interested in.

What sort of personal information do we collect and hold?

The sort of personal information we may collect and hold about you generally includes:

- your name, address, date of birth, contact details and other personal details that may assist us in providing our services and products to you now or at a later date;
- financial information, where it is relevant to the particular service we are providing;
- information about the status of the services we are providing to you (for example, whether you have appointed us under an enduring power of attorney that may be inactive);
- information about the manner in which you may wish us to act in relation to services we provide you (for example, any instructions you may give us for the preparation of a Will); and,
- information about your preference for services and products we offer from time to time and about your dealings with us.

If you are a person associated with one of the trusts, estates or persons for whom we provide services, we may hold personal information about you that will enable us to properly and effectively provide those services (for example, if you are the potential beneficiary of a Will or the carer or support worker of a person whose finances we administer).

How do we collect information?

Where possible, we collect information directly from you, such as:

- when you complete your details on one of our forms (for example, a Will Instruction and Information Form for the preparation of a Will);
- when we have contacted you by telephone, mail or email;
- when you complete any forms available on our website or purchase one of our products online.

*STL Financial Services Limited ABN 19 070 863 900 is a wholly owned subsidiary of State Trustees Limited.

If you are a person associated with one of the trusts, estates, organisations or persons for whom we provide services, or if we are providing a service to you but it is difficult for you (for example, due to disability) to give us information, we may need to collect that information from other people or organisations in order to properly and effectively provide those services or carry out our responsibilities in respect of the services we provide (for example, from the carer or support worker of a person whose finances we administer).

To help us improve our services and products, and for training, security and risk management purposes, we may also record your other interactions with us, such as when you contact us by email or phone, or (through video and audio surveillance) when you attend our premises.

How is personal information used and disclosed?

We may use or disclose your information for the following purposes:

- for the purposes for which it was collected;
- where you have consented to the use or disclosure we may do this in writing, over the phone or on our website;
- where we are permitted, authorised or required to do so by law;
- to assist us in effectively providing services and products to you;
- to enable us to confirm your identity when dealing with you and generally to maintain our relationship with you;
- to assist in the proper functioning and development of our operations (for example, to ensure we act within requirements relating to risk management, trustee, fiduciary and any other legal obligations);
- for State Trustees' research and planning purposes, such as administering, managing and developing our services and products; and,
- to inform you about services and products we think might interest you.

We may also disclose your personal information to other persons or organisations:

- where they are a related company or entity;
- where we have contracted an external person or organisation to provide support services (such as third party suppliers, service providers providing archival, printing and posting, consulting, technology and security services, mail houses, and our advisers, agents and representatives) and that person or organisation has agreed to observe our privacy standards;
- where that person or organisation assists us with any of our financial planning, trustee, custodial or personal investment products or services, including superannuation and managed funds organisations and their advisers, organisations in which you invest and other persons or organisations involved in our normal business practices;
- as permitted, authorised or required by law to do so (for example, where information is required by authorities that regulate us, or in response to Court Orders, or where we are obliged by law to decide how we are to act in a person's interests);
- who are your advisers or representatives, including financial and legal advisers, their service providers and entities to which they are responsible;

- where that person or organisation wishes to acquire or sell an interest in all or part of our assets and business, and any advisers to such a person or organisation;
- who are involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing and upgrading our computer systems; and,
- involved in the payments system including financial institutions, merchants and payment organisations;
- in connection with estates, to records-holders and other parties who may be able to assist in the course of genealogical or other research to locate beneficiaries, or other persons who are, or were associated with our clients;
- some of the third parties to whom we may disclose personal information may be located in other countries. While those third parties will often be subject to confidentiality or privacy obligations, you agree (where you consent to this privacy policy) that they may not always follow the particular requirements of Australian privacy laws;
- some of the software systems that State Trustees uses involve personal information being transferred to and held in, data centres in the United States of America.

How is personal information held?

We hold personal information in a combination of hardcopy and electronic records.

The information is held at our own premises, or in the control of our personnel or service providers. We have in place measures to keep personal information secure from interference where so required, we will transfer hard-copy records (which in some cases will include personal information) to the Public Records Office of Victoria. Where obliged to do so, we take reasonable measures to destroy or de-identify personal information that is no longer required for one or more of the purposes for which it was collected.

What happens if you do not provide us with information?

If you do not provide State Trustees with any of the personal information which we request, it may affect our ability to meet our obligations or provide services and products to you.

How do we handle requests to provide access to, or correct, information?

You may request access to personal information we hold about you. It is our policy to process your request within a reasonable time. There is no charge for requesting access to your information. However, we are entitled to charge for the reasonable cost of acting on your request.

In some circumstances, there may be reasons why we will not act on a request, such as where it would have an unreasonable impact on the privacy of others or we may not be permitted to do so by law.

Notifying us promptly when any of your personal details change or where you realise that any information we are holding about you is incorrect will assist us in ensuring the information we hold is as accurate as possible. Where we decide not to make a requested correction to your personal information and you disagree, you may ask us to make a note of your requested correction with the information. The contact details for making such requests are set out below under 'How to contact us about privacy issues'.

How else do we handle personal information in recruitment?

If you apply or register your interest for a position with us we may collect your personal information including your name, CV, identification and contact details and the results of preemployment checks including ability and aptitude tests, criminal history checks and anti-money laundering (AML) checks. We sometimes engage service providers to assist us in the recruitment process, including recruitment agencies, providers of ability and aptitude tests, information brokers (e.g. for AML checks) and recruitment website operators. Where we do this we may exchange your personal information with those service providers, who may be located outside Australia. In some cases those service providers may collect your personal information directly and retain it for their own purposes, so you should ensure that you are aware of their privacy policies.

We may also exchange your personal information with referees, educational institutions and professional bodies. We may not be able to consider you for employment at State Trustees if we are unable to collect your relevant personal information.

How to contact us about privacy issues

If you have any concerns or queries, or if you wish to make a complaint in relation to a privacy issue, including any breach of the Australian Privacy Principle, or if you would like more information about how we manage your personal information, please contact The Privacy Officer, State Trustees Limited.

1 McNab Avenue, Footscray, VIC 3011
or call 03 9667 6200, fax 03 9667 6404
email info@statetrustees.com.au

At State Trustees we understand when it comes to trusting someone with your personal and financial affairs you need to know you're getting professional and expert advice with your interests at heart.

We've been helping Victorians with their financial needs for 75 years so they can make the most of their opportunities. State Trustees offers a diverse range of professional products and services to help protect and grow your assets.

**Visit us online at statetrustees.com.au,
in person at our offices across Victoria,
or over the phone 03 9667 6444.**

State Trustees
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