

# Privacy Policy



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## Overview

State Trustees is committed to handling your personal information responsibly and transparently. This policy explains how we collect, use, and share information about individuals, including clients and service providers.

This policy applies to both State Trustees and STL Financial Services.

We follow the rules set out in:

- The Australian Privacy Principles (APPs) under the *Privacy Act 1988 (Cth)*;
- The Information Privacy Principles (IPPs) under the *Privacy and Data Protection Act 2014 (Vic)*; and
- The Health Privacy Principles (HPPs) under the *Health Records Act 2001 (Vic)*.

We may also collect personal and health information as required by other laws, including those related to trusts, wills, and estate administration.

We may update this policy from time to time. Any changes will be published on the State Trustees website.

## Definitions

### Personal Information

Personal information is anything that can identify you. It can be written, spoken, or stored electronically. Examples include your:

- Name;
- Date of birth;
- Address;
- Financial details;
- Marital status; and
- Education and job history.

### Sensitive Information

Sensitive information includes details about your:

- Race or ethnicity;
- Political views or memberships;
- Religious or philosophical beliefs;
- Sexual preferences;
- Criminal history; and
- Memberships in professional or trade groups.

### Health Information

Health information is personal information about your:

- Physical or mental health'
- Wishes about future health care' and
- Use of health services (past, present, or future).

## What Information Do We Collect?

The type of information we collect depends on how we interact with you. We may collect:

- Details from applications, surveys, complaints, or enquiries;
- Your name, contact details, date of birth, and other personal details;
- Financial information relevant to the services we provide;
- Information about the services you receive from us;
- Instructions you give us (e.g. for preparing legal documents);
- Your preferences and interactions with our services; and
- Information about your background, such as employment, education, culture, language, and family situation.

## How Do We Use Your Information?

We use your information to provide services and improve how we work. We may also use it to:

- Confirm your identity;
- Understand your needs;
- Let you know about products and services that may interest you;
- Meet legal and risk management obligations; and
- Plan and improve our services.

You can advise us at any time if you do not wish to receive marketing or research communications. If you opt out, we will no longer send you information about additional services or opportunities that may be of interest. Whenever we contact you for marketing or research purposes, we will provide a clear and easy way for you to opt out of future communications.

## Who Do We Share Your Information With?

We may share your information with:

- Related companies or entities;
- Service providers who help us deliver services;
- Financial and legal advisers;
- Organisations involved in estate management or investments;
- Government authorities or courts when required by law;
- People helping us improve our systems and processes;
- Authorised Banks and payment organisations;
- People helping us locate beneficiaries or family members; and
- Anyone you've given us permission to share your information with.

## How We Keep Your Information Secure

We take steps to protect your personal and health information from misuse, loss, or unauthorised access.

We store information in both paper and electronic formats, either at our offices or with trusted service providers.

We regularly review what information we collect and how long we keep it.

## Accessing Your Information

You can ask to see the information we hold about you. There's no fee to ask, but we may charge a small fee to cover the cost of gathering the information. We'll let you know the cost before you decide.

To protect your privacy, we may ask for Identification (ID) before giving you access.

Sometimes we may not be able to give you all the information, especially if it involves other people or if the law doesn't allow it. If we refuse access, we'll explain why in writing.

## Correcting Or Updating Your Personal Information

To ensure we can provide you with the best possible service, it's important that we have your correct contact details – such as your current home address, email address, and phone number.

If you believe any of your information is incorrect, please contact us so we can review and update it as needed.

If you choose not to provide the personal information we request, it may limit our ability to meet our legal obligations or deliver services and products that suit your needs.



## Your Privacy Matters To Us

At State Trustees, we take your privacy seriously. If you have a concern about how your personal information has been handled, you can make a complaint. You can do this by speaking to us, writing to us, or using our Client Feedback service.

We aim to look into all privacy complaints fairly and respectfully. We try to make a decision within 28 working days, and we'll let you know the outcome in writing. This may include accepting your complaint fully, partly, or deciding not to accept it.

All privacy complaints are recorded in our Complaints Register, which is managed by our Client Feedback team.

If you have a privacy concern or want to talk more about how we handle your information, please contact our Privacy Officer:

### **Privacy Officer, State Trustees Limited**

Postal: 1 McNab Avenue, Footscray, VIC 3011

Email: [Privacy@statetrustees.com.au](mailto:Privacy@statetrustees.com.au)

### **You can also contact our Client Feedback Team**

Postal: 1 McNab Avenue, Footscray, VIC 3001

Email: [Clientfeedback@statetrustees.com.au](mailto:Clientfeedback@statetrustees.com.au)

If you're not happy with how we handled your complaint, you can take it further by contacting the official organisation that looks after privacy laws.

Depending on your complaint, you can contact:

- The Office of the Australian Information Commissioner (OAIC) – for issues related to the *Privacy Act*;
- The Office of the Victorian Information Commissioner (OVIC) – for issues related to the *PDP Act*; and or
- The Victorian Health Complaints Commissioner (HCC) – for issues related to the *HR Act*.