

Bendigo SmartStart Super®

Your personal information

Collection of your personal information

Sandhurst collects your personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to Sandhurst or our related entities. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

Collection of personal information about third parties

Sandhurst may need to collect personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

Use and disclosure of your personal information

Sandhurst may use your personal information to perform its business functions (for example internal audit, operational risk, product development and planning). Sandhurst may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details). Your information may be disclosed to your employer in order for them to comply with their superannuation guarantee obligations.

Sandhurst will treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include, insurers, intermediaries and government authorities. Your information may be disclosed to our related entities, our joint venture partners and Community Bank® companies where its confidentiality is maintained at all times.

Disclosure of personal information to overseas organisations

Some of the organisations Sandhurst discloses your personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

Access to and correction of your personal information

In most cases you can gain access to and seek correction of your personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1800 033 426.

Direct marketing

Sandhurst may use your personal information to inform you about financial products and services that are related to those you have with Sandhurst or other products and services we think you may be interested in. These may be products and services provided by Sandhurst, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please call us on 1800 033 426.

Privacy Policy

You should also read our Privacy Policy.

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by Sandhurst and how we will deal with a complaint; and
- c. if we disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our [website](#) or by telephoning 1800 033 426.