

February 2026

Policy document



# Privacy Statement

**This Privacy Statement applies to NGS Super Pty Limited (NGS Super) and NGS Financial Planning Pty Ltd (NGS Financial Planning) (together, NGS). At NGS we take protecting your privacy seriously. As part of our commitment to protect your personal information to the highest standard, we have policies in place that we follow when we manage and use your information.**

**NGS may use your personal information that it holds for the purposes of direct marketing. This may include disclosing your information to third parties providing advertising services and marketing via social media platforms. As a customer or member of NGS, you are able to opt-out of NGS sharing your personal information for direct marketing purposes at any time (see the 'You may receive direct marketing information from us' section below).**

## Protecting individuals' information

NGS has adopted this Privacy Statement to ensure we handle personal and sensitive information about you or anyone authorised by you to act on your behalf responsibly, and that individuals dealing with us are confident that we respect their personal information and do not breach their privacy when handling this information. This Statement explains how we deal with personal information that is collected in order to provide:

- in the case of NGS Super, products and services to members of NGS Super (the Fund); and
- in the case of NGS Super, financial planning services to its customers, (together, the NGS Services).

NGS is subject to the Australian Privacy Principles (APPs) as required under the Privacy Act 1988 (Cth). We may review and make changes to this Statement from time to time to keep up-to-date with changes in the law, industry or our practices. If any changes are made, we will manage your personal details in line with the updated Statement.

References throughout this Privacy Statement to "members" (in the case of NGS Super) or "customers" (in the case of NGS Super) may in some situations mean non-members or non-customers, for instance, when you are browsing our website or applying to become a member.

## Introduction

### What is personal information?

Personal information in general terms is information or an opinion that can be used to reasonably identify you, whether the information or opinion is true or not.

**Personal information may also include sensitive information.**

### What is sensitive information?

Sensitive information includes information or opinions about an individual's racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual orientation or practices, criminal record, health information or genetic information.

Sensitive information will not be collected unless there has been consent to its collection, the collection is required by law or the collection is necessary for the establishment, exercise or defence of a legal claim.

## What kind of information do we collect and why?

The kind of personal information that we collect may vary depending on your relationship with us, but may include the following:

- name;
- date of birth;
- contact details, including address, telephone number and email address;
- gender;
- your marital status and details about your family and living arrangements;
- Tax File Number (TFN);
- health information (see below);
- beneficiary information;
- employment details;
- information about your participation in the Fund, including transactions and account balance;

- where we provide financial planning services to you, your assets, income, liabilities and expenses; and
- any additional information relating to you that you provide to us, which may include information provided directly or indirectly through our website at [www.ngssuper.com.au](http://www.ngssuper.com.au) including information arising from your online presence derived from 'cookies'.

We may keep your records in a format that identifies you or anyone authorised by you to act on your behalf.

Currently we collect health information that relates to insurance product underwriting (in the case of NGS Super); or an application for an insurance product (in the case of NGS Financial Planning). We may also collect limited health information about you to enable us to apply for death or disability insurance cover on your behalf.

### How is my information collected?

Personal information (including health information) is generally collected:

- directly from you;
- through your employer or NGS financial planning adviser;
- through your other insurer or previous super fund; or
- from another representative authorised by you.

If required, NGS Super may obtain independent medical reports directly from your medical practitioner(s).

Where we collect your personal information from a third party, it is that third party's responsibility to notify you about the disclosure of your personal information to us.

In some instances you may provide us with personal information of other individuals (such as your partner and/or nominated beneficiaries). If this happens, it is your responsibility to:

- a. tell these individuals that you have provided their details to NGS; and
- b. provide them with a copy of our **Privacy Collection Statement** and this Privacy Statement.

We may also collect information when you visit our Website. For example, your browser type, IP address (the electronic addresses of computers connected to the internet), referring site and the date and time. The purpose for collecting this information is to maintain the security of the Website and for operating and improving the software. We collect IP addresses to assist in analysing trends, administering our Website and gathering broad demographic information. We use cookies

on the unsecured pages of our Website (where log-ins are not required) to obtain information regarding the use of the Website and to deliver relevant information to you. You can configure your preferences and options in your browser to reject all cookies, however this means you may be unable to view secure pages of the Website.

We also use third party cookies to gather visitor behavioural information for analytical purposes. To find out how to opt out of Google's use of cookies, visit the Google Ads Preferences Manager. To find out how you can opt out of certain third party vendors' use of cookies, visit the Network Advertising Initiative opt out page.

If the visitor is registered as a member and logs into the secure pages of the Website or our mobile App, an identification number is collected for internal analytical purposes only.

Where we collect unsolicited personal information from you, we may keep records of that personal information if the information is reasonably necessary for one or more of NGS' activities. If not, it is our policy to destroy the unsolicited information or ensure that the information is deidentified, provided it is lawful and reasonable to do so.

### What happens if I don't provide the information you ask for?

If you decide not to provide us with the information needed or you do not allow a third party to provide us with that information, we may not be able to provide, or be delayed in providing, the NGS Services to you.

If you submit incomplete or inaccurate information to our insurers, they may not be able to provide you with the insurance cover you are seeking or complete their assessment of your insurance-related matters.

While you are not required by law to give us certain personal information such as your TFN, we may have to withhold a higher level of tax from any payments paid by the Fund.

For non-members (in the case of NGS Super) and non-customers (in the case of NGS Financial Planning), we may still require your personal information to provide you with the relevant service or information. For example, if you attend an NGS event, we may collect the following kinds of personal information from you so that we can manage your attendance at the event:

- your name;
- address;
- email address; and
- phone number.

## Security of your personal information

### Security of your information

We place a high priority on the security of your personal information. Your information is securely stored based on the following application method:

- paper-based records are held at our or our administrator's document storage facility; and
- online applications are stored within our electronic network.

We use security software and systems, user logons and passwords to help protect your personal information from unauthorised access. NGS, and in relation to NGS Super, the fund's administrator, are required to maintain appropriate safeguards to prevent unauthorised access or use of personal information. We, and in relation to NGS Super, the fund's administrator, are required to have a privacy policy that is consistent with the APPs. All third party service providers are required to protect personal information in accordance with applicable privacy laws.

Where practical, personal information is de-identified or destroyed when it is no longer required.

If there has been unauthorised access or disclosure of your personal information which is likely to result in serious harm to you, then we may be required to notify you and the Office of the Australian Information Commissioner (OAIC) and provide you with recommendations about the steps that you should take in response to this matter.

The security of your information also depends on you taking specific measures to protect your personal information available via: in the case of NGS Super, the [Member Online](#) account; and, in the case of NGS Financial Planning, your own personal devices and online accounts.

This includes:

- ensuring that you do not divulge your password or PIN to anyone;
- ensuring that your access codes and passwords are kept secure; and
- notifying us immediately if you believe that your access codes, password or PIN have been compromised.

### Anonymity and pseudonymity

You may choose to remain anonymous or use a pseudonym when interacting with NGS, unless it is impracticable or unlawful for us to deal with you without you identifying yourself.

### How and why is your information collected, used and shared?

We use your information to establish and administer membership accounts, provide the NGS Services, provide

related services such as direct marketing as described below, and as otherwise required or permitted by law.

There may be times where we use third parties to perform these activities. Your personal information may be transferred to or handled by third parties such as:

- the fund's administrator and their associated companies that need the information to provide you with a service;
- providers appointed by us to provide goods or services, such as web hosting companies, web and application developers, cloud storage providers, online calculator providers, and direct investment platform providers;
- in the case of NGS Super only, your employer to facilitate provision of benefits in the ordinary course of your employment;
- our auditors;
- other superannuation and pension fund trustees or administrators should you transfer to or from another superannuation fund;
- insurers (including TAL Life limited) who provide death, disability and income protection cover to our members (in the case of NGS Super) or our customers (in the case of NGS Financial Planning), medical practitioners, claims assessors and investigators;
- your financial adviser (including financial advisers other than NGS Financial Planning advisers) or other third party appointed by you;
- Government or regulatory bodies/ authorities such as the Australian Taxation Office (ATO), the OAIC and the Australian Transaction Reports and Analysis Centre (AUSTRAC);
- courts or tribunals for the purposes of managing and resolving complaints;
- our legal, market research and other professional advisers;
- social media platforms and other providers who provide targeted advertising services; and
- other business support providers, including mail houses, document storage, printing and collating companies.

Where you provide your personal details for the purpose of online identification verification, our third party service provider will use your details for this purpose. Your information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third party systems.

We are also bound by legal obligations of confidentiality. We do not sell or rent out any of the information we hold on our members or customers and we are required to protect the security of that information in accordance with regulatory requirements.

## NGS Super members only

If you die while you are an NGS Super member, we may share details about your super and insurance with your dependents and legal personal representative (which means the executor or administrator of your estate) as appropriate. The information we share may include the names of your nominated beneficiaries, your account balance and any insurance amount payable.

In the event that you claim an insurance benefit for either Life and Disability or Income Protection:

- the relevant insurer may collect personal information from or about you and may provide your personal information to us and our administrator, to assist with the assessment and administration of your insurance claim; and
- our insurers may also pass information to claims investigators, medical practitioners, reinsurers, insurance reference bureaus and certain organisations to whom they outsource some functions. This will be set out in the relevant insurer's Privacy Statement.

If your insurance claim is declined and you take legal action or complain to an external dispute resolution body, NGS Super and our service providers must, on request, provide your personal details and information about your health to our legal representatives, the insurer, officers of the Australian Financial Complaints Authority (AFCA) and Court officials.

## Overseas Disclosure of Personal Information

Personal information may be disclosed by us to overseas service providers in countries including New Zealand, the United States, India, the United Kingdom, the Philippines and other countries in the European Economic Area (EEA). We impose confidentiality and privacy restrictions on these service providers.

Our Website also uses Google Analytics, a service which transmits website traffic data to Google servers in the United States. We use Google Analytics in order to understand how users engage with our Website. Data transmitted includes, for example, the web address of the page that you're visiting and your IP address. More information about how Google Analytics collects and processes data is described in Google's Privacy Policy. If you don't want Google Analytics to be used in your browser, you can use the opt-out service provided by Google or the 'incognito' mode in your browser.

## Accessing your personal information

### Can I amend and access my personal information?

In order to keep your personal information as current as possible, we ask that you let us know of any changes.

We will respond to your request to correct your personal information free of charge and in a reasonable period of time. If you are a member of NGS Super, you can view your

account online at [ngssuper.com.au/login](https://ngssuper.com.au/login) by using your NGS membership number and PIN. You can also access your personal information by contacting NGS's Privacy Officer.

In some circumstances, we may not be able to allow you access to your personal information, for example where:

- giving access would have an unreasonable impact on the privacy of other individuals;
- the information relates to existing or anticipated legal proceedings;
- giving access would be against the law; or
- the information would reveal our commercially sensitive decision making process.

If we refuse your request, we will provide you with a written notice setting out the reasons for the refusal and the complaint mechanism available to you.

## You may receive direct marketing information from us

We may send you direct marketing communications including information about products and/or services that are offered by NGS or other third parties (such as our insurers) that we consider may be of relevance to you. Communication to you may be via various methods including mail, telephone and electronic media such as email, SMS and targeted online advertising on social media, and may involve sharing your personal information with third parties providing marketing services to us. Where a preferred method of communication has been indicated, we will try to use that method where practical.

If you do not wish to receive direct marketing communications, or previously indicated that you would like to and have now changed your mind, you can opt-out at any time by calling us on **1300 133 177** or by using the unsubscribe or opt-out feature on any marketing email or SMS. For NGS Super members, you can also log-in to your **Member Online** account, and select the  icon at the top of the page. By selecting the Personal Details option, you can change your communication preferences.

If you have opted-out of direct marketing communications, you may still receive service-related communications from us regarding the NGS Services we provide to you, and as otherwise permitted or required by applicable laws.

## How do I make a complaint about the way my information has been collected, used or disclosed?

If you believe we haven't dealt with your personal information in accordance with privacy law, you can make a complaint to us. You will need to give us the full details of your complaint and your contact details.

To make a privacy complaint call us on **1300 133 177** or send a written complaint to:

**Privacy Officer**  
**NGS Super and NGS Financial Planning**  
**PO Box 21236**  
**WORLD SQUARE NSW 2002**

You can also contact us via the contact us page at [ngssuper.com.au/contactus](https://ngssuper.com.au/contactus)

If you are not satisfied with our response to your complaint you can make a formal complaint to the Office of the Australian Information Commissioner (OAIC). The OAIC may be contacted at [oaic.gov.au](https://oaic.gov.au) by filling out the Enquiry or Privacy Complaint form at [oaic.gov.au/about-us/contact-us](https://oaic.gov.au/about-us/contact-us) or by phone at **1300 363 992**.

A copy of our complaints process is available at [ngssuper.com.au/contactus](https://ngssuper.com.au/contactus)

## Talk to us - we're here to help

You can contact us at [ngssuper.com.au/contactus](https://ngssuper.com.au/contactus)

Call us on **1300 133 177**, Monday to Friday, 8am–8pm (AEST/AEDT) Postal

Postal address: **PO Box 21236 WORLD SQUARE NSW 2002**

[ngssuper.com.au](https://ngssuper.com.au)

The information in this Statement is general information only and does not take into account your objectives, financial situation or needs. Before making a financial decision, please assess the appropriateness of the information to your individual circumstances and consider seeking professional advice.

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233 154 the trustee of NGS Super ABN 73 549 180 515 and NGS Financial Planning Pty Ltd, ABN 89 134 620 518. NGS Financial Planning is a corporate authorised representative #394909 of Guideway Financial Services Pty Ltd, ABN 46 156 498 538, AFSL# 42036.