
PRIVACY POLICY (WEBSITE STATEMENT)

What are the kinds of personal information that CoINVEST collects and holds?

CoINVEST keeps records on employers and workers in the construction industry in Victoria.

In relation to workers, this information includes the worker's:

- name and address;
- contact details (eg mobile number and email address);
- date of birth;
- registration number;
- job classification (eg carpenter, plasterer, shopfitter);
- type of worker (eg apprentice, tradesman);
- name and address of current and previous employers;
- record of employment history, including dates commenced and ceased work;
- period of service, including the number of working days, paid leave and WorkCover days;
- reasons for any absence or interruption (eg illness);
- medical certificates - to validate a break in service or to recognise service during a period on WorkCover;
- invoices – to validate a break in service for a Working Subcontractor;
- nominee details;
- accrued long service leave;
- long service leave payments made by CoINVEST;
- amount of remuneration paid by employers; and
- whether the worker is a Non-Voting Person;

And, in respect of workers making a claim for a long service leave benefit:

- Estate Details for a death benefit;
- Tax File Number;
- Bank Account Details;
- Individual Payment Summaries and Superannuation Statements from Working Directors.

CoINVEST collects only limited “sensitive” and health information about individuals, such as information about a worker's health where it is required to substantiate the recognition of service whilst on WorkCover or to substantiate a break in work from the construction industry.

We collect personal information primarily about our members but we also collect personal information about people who are not CoINVEST members, such as a person nominated by the member to act on behalf of that member.

CoINVEST will only collect sensitive information of an individual where that information is reasonably necessary for CoINVEST to administer a worker's long service leave records.

How does CoINVEST collect and hold personal information?

Some of the information we collect may be provided by a worker but also from employers. Employers who are active in the construction industry in Victoria are required to provide this information to CoINVEST under the Construction Industry Long Service Leave Act 1997. Employers are also required to register with CoINVEST by providing their business details, such as name, address and contact details, and CoINVEST also retains details of financial transactions between the employer and CoINVEST.

CoINVEST keeps these records so that it can calculate a worker's eligibility and entitlement to a long service leave payment.

CoINVEST does not collect information on casual visitors to its website. Information on visits by registered customers is kept so our service to customers can be improved.

If you are joining as a member, we will collect personal information directly from you, when you join, via application or claim forms, over the telephone, via our website, or in person if you visit CoINVEST.

We may also collect personal information from you in person at your workplace (CoINVEST employees conduct site visits to service the needs of workers and employers).

When you change employers, the employer is obliged to inform us of the personal details of any new workers they employ and to inform us of the date when you ceased employment or changed your status from being an Apprentice to a Worker. Employers may advise by phone or email or, usually, with a quarterly "Workers Days and Wages" form which they are obliged to send to us to determine their employer contribution. The Workers Days and Wages form may be provided online, with a secure login, mailed or hand-delivered to our office or mailed to our PO Box, which is then processed by a 3rd party service provider. CoINVEST believes that collection of worker information via employers is the most practical and least intrusive method available.

How we hold personal information - security

CoINVEST maintains a high level of security on its information base. Information is stored in the form of data and images, and held in electronic format. These are secured in a locked room, where access is restricted to IT staff.

Access to the information is tightly controlled. Only authorised staff can access information, with the authorisation controlled by password and by restricting access only to the information staff need to perform their specific job.

Staff must pass through two levels of security – network and database levels – to see information.

With CoINVEST's Internet facility, customers can view their details online. Security precautions are in place to ensure customers can only view their own information, and unauthorised people cannot access the database at all. Customers will be required to enter a password to access the system, which will only bring up their own record. Once in the system, they will not be able to access anyone else's information. Unauthorised access to the database will be prevented by the use of firewalls.

What are the purposes for which CoINVEST collects, holds, uses and discloses personal information?

CoINVEST Ltd is a company which administers a portable long service leave scheme in Victoria. It is authorised to administer this by the Board of CoINVEST, which acts under a trust arrangement for the construction industry. The scheme and Board are set up under an act of the Victorian Parliament - the Construction Industry Long Service Leave Act 1997 ('The Act'). CoINVEST Ltd collects information solely for the purpose of discharging its duty as the administrator for the Trustee of the Construction Industry Long Service Leave scheme as prescribed under The Act and its subordinate rules.

In brief, we collect and hold personal information for the following purposes:

- enable benefit payments
- assist in the collection of employer contributions into the fund
- communicate with you about your long service leave benefit
- market research and analysis, to conduct research on our behalf about us and our services

The purpose of the scheme is to ensure workers who work in the construction industry receive their entitlement to a long service leave payment. To this end, CoINVEST keeps records on workers and their employers. Records kept on workers include the details of service accrued in the construction industry, so CoINVEST can calculate their entitlement to long service leave. CoINVEST records details on employers so it can obtain information from the employer about the workers' service in the industry, and verify that workers were actually employed by the company or business in question.

If you are a CoINVEST member (or becoming a CoINVEST member) we collect, hold and use your personal information to register you, to properly accrue your long service leave entitlement and ultimately to pay the appropriate long service leave benefit. Wage information is collected from employers to calculate the employer contributions into the fund which are used to pay the benefits to workers. In certain circumstances, we may collect some of your personal information from an interstate long service leave body.

Your personal information also enables us to inform you about the important aspects of your membership and to inform you of changes to your membership or services we offer.

We collect, hold and use your tax file number (TFN) and bank account details only where you apply for long service leave. We collect this only from you, via a Claim Form (online or paper), not from your employer. If you do not provide us with your TFN, you may pay more tax than you would otherwise have to. If you do not provide bank account details, payment can be arranged via cheque but this is a slower process.

If you are a nominee of a CoINVEST member we will collect, hold and use your personal information to confirm your authority to act for that member.

A death certificate will be required in order to substantiate the payment of a death benefit and the details of the Estate will be required in order to make a payment in these circumstances.

Medical certificates will be required to substantiate breaks from work or time on WorkCover in order to determine whether your work in the Construction Industry is 'continuous'.

Individual Payment Summaries and Superannuation Statements are used to substantiate wage information from Working Directors.

Working Subcontractor invoices are used to validate service gaps.

Worker records are kept indefinitely. This is because workers often return to the industry after leaving, and may add to their previous entitlement. Employer records are also kept indefinitely because workers need to be matched to their employer to be entitled to long service leave. Information is not collected on individuals, businesses or companies once they are outside of the construction industry.

Disclosure

We may disclose your personal information to these third parties:

- our 'mailing house' who assists in providing administration services on behalf of CoINVEST, such as printing and mailing correspondence and quarterly Workers Days and Wages forms, annual statements to workers, receiving and scanning completed Workers' Days and Wages forms;
- our debt collection service provider to assist in recovering any outstanding employer contributions
- marketing and market research service providers who we engage to conduct research on our behalf about us and our services;
- auditors, actuaries and legal advisors;
- regulators, (such as the ATO), tribunals and courts, where required or authorised by law. CoINVEST removes PAYG tax from claims paid to workers, which necessitates disclosures to the ATO;
- interstate long service leave bodies as follows:
 - in the event of a claim by a worker which involves payment from or to an interstate long service leave body, information is disclosed to that body. This is necessary for the payment of long service leave entitlements to the worker;
 - on request by an interstate long service leave body, any information that would assist that interstate long service leave body to administer the long service leave scheme applicable to that state.

Information to interstate bodies is on request. Other state bodies do not have direct access into CoINVEST's records or systems.

Aggregated information that does not identify or include personal details of any individual, company or business may be released by CoINVEST. An example of this is the total of workers or employers in the construction industry, which is set out in CoINVEST's annual report.

How may an individual access personal information and seek the correction of such information?

CoINVEST requires the information to be accurate in order to carry out its business. CoINVEST aims for the highest degree of accuracy possible within the practical limitations of gathering and updating information.

On request, CoINVEST provides information to workers and employers on all the details CoINVEST collects on them. In addition, CoINVEST sends a Statement of Service to workers each year. These contain nearly all the details kept on CoINVEST's database about the customer who receives the information. They can also access the relevant information kept about them using CoINVEST's online facilities.

This enables workers and employers to ascertain what information CoINVEST keeps on them, the nature of the information, the main purposes for which that information is kept, and the steps they should take if they wish to obtain access to their record.

In general, CoINVEST has and will continue to freely give, to an individual any information held about that individual.

CoINVEST always seeks to update its information when it is established that it is not accurate. In the event of any disagreement with a member, CoINVEST will advise the member of the reasons for not revising the information held about them.

CoINVEST will provide reasons for any denial of access, should CoINVEST ever deny access.

How to contact CoINVEST

Workers and employers may obtain information by doing one of the following:

- Obtaining a password on CoINVEST's website, and logging in at www.coinvest.com.au
- Emailing CoINVEST at info@coinvest.com.au
- Calling CoINVEST's Membership Services centre on 1300 COINVEST (1300 2646 8378)
- Writing to CoINVEST at GPO Box 4368, Melbourne, Vic, 3002

How can an individual complain about a breach of the Australian Privacy Principles and how will CoINVEST deal with such a complaint?

If you believe that CoINVEST has breached privacy requirements in relation to your personal or sensitive information you can complain in writing via the above email or mail channels.

CoINVEST will investigate your complaint. We will endeavour to provide a written response to your complaint within 30 days of receipt. However, where a matter requires detailed investigation a response could take longer than 30 days. We will advise you if this is the case.

If you are not satisfied with CoINVEST's internal complaints process or have not received a response within 30 days, you can complain to the Office of the Australian Information Commissioner (OAIC) (formally known as the Privacy Commissioner). The OAIC is only permitted to deal with complaints that have been raised with the CoINVEST internal complaints process.

Complaints can be raised with the OAIC in writing via mail, or via the Privacy Compliant form located at the Commissioners' website.

Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 2001

Tel: 1300 363 992 (local call cost in Australia)

Email: enquiries@oaic.gov.au

Is CoINVEST likely to disclose personal information to overseas recipients?

No, it is unlikely that CoINVEST will disclose personal information to overseas recipients. CoINVEST does not currently engage any third party service providers who are overseas and would provide services requiring personal information.