

# Credit Related Information Policy



## Purpose

To provide you with water and/or sewerage services, from time-to-time TasWater (“we”, “our”, “us”) may provide you with a credit arrangement for deferred payments. To provide you with the credit arrangements we may need to collect and hold credit related information about you.

This policy sets out how TasWater complies with its legal obligations relating to credit related information, including:

- the types of credit related information that we collect, why we need to collect it, and how it is collected;
- how we use, disclose and store credit related information; and
- how you can access your credit related information, ask for a correction, or make a complaint if you think your credit related information has been mishandled by TasWater.

## Policy

TasWater are committed to protecting any credit information we collect, store, use or disclose about you in connection with any credit arrangement for deferred payments.

### Types of credit related information collected

In providing a credit arrangement for deferred payment for water and/or sewerage services provided to you, we may obtain and hold the following types of credit related information about you:

- repayment history and/or default information, only relating to your TasWater account (e.g. whether you have paid your TasWater accounts on time); and
- new arrangement information regarding deferred payment arrangements for your TasWater account (e.g. if you vary or replace an existing credit arrangement).

### Why we collect credit related information

We may collect and use credit related information in order to process your financial hardship application for deferred payment of your account.

### How we collect credit related information

If you apply for deferred payment of your TasWater account, we will generally collect credit related information directly from you, either over the phone, via email or online.

### How we use and disclose credit related information

We may disclose your credit related information to:

- our related entities, service providers or advisors (where this is directly related to the provision or management of credit); and
- debt collection agencies.

We do not disclose your credit related information to a credit reporting body.

## Security and storage of credit related information

Credit related information is stored electronically and is protected by TasWater's Information Security Classification Scheme Guidelines which ensures the highest level of security is applied and access to the information is restricted.

## Accessing and updating credit related information

If you want to access the credit related information we hold about you, or request that it be corrected, you can contact TasWater's Privacy Officer.

The Privacy Officer will:

- respond to you within a reasonable time (usually 30 days);
- take reasonable steps to provide you with an easy way to obtain access to the information;
- make the information clear and accessible; and
- provide reasonable explanations and summaries of the information.

If you request that we correct credit-related information about you, we will provide you with written notice of this.

In certain circumstances, we can refuse to provide you with access to credit-related information or to correct the credit related information held about you. If this is the case, then we will:

- take steps to provide access/correct the information in a way that meets our needs as well as yours;
- provide written reasons for such refusal; and
- provide you with the mechanisms available to complain about the refusal.

## Questions and complaints

If you have a complaint about the way we have collected, used, held, or disclosed your credit related information, you may take your complaint directly to TasWater or the Australian Financial Complaints Authority (AFCA).

TasWater is a member of the Australian Financial Complaints Authority (AFCA) which assists consumers and small businesses to make and resolve complaints about financial firms.

If you wish to complain directly to TasWater, please make your complaint in writing to the TasWater Privacy Officer.

Privacy Officer

TasWater

GPO Box 1393

HOBART TAS 7001

[governance@taswater.com.au](mailto:governance@taswater.com.au)

If we do not respond to you within a reasonable time or if we do not resolve your concerns to your satisfaction, you are entitled to make a complaint to the Office of the Australian Information Commissioner (OAIC).

**Australian Financial Complaints Authority (AFCA)**

Tel: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

[www.afca.org.au/make-a-complaint](http://www.afca.org.au/make-a-complaint)

**Office of the Australian Information Commissioner (OAIC)**

Tel: 1300 363 992

[www.oaic.gov.au/contact-us](http://www.oaic.gov.au/contact-us)

## Responsibilities

### Chief Executive Officer

The CEO is responsible for implementing the Policy and appointing one or more Privacy Officers.

### Privacy Officer

The Privacy Officers will:

- receive, investigate, and respond to any complaints about, or alleged breaches of privacy
- notify you (and, if appropriate OAIC) of any relevant breaches of your privacy, and
- ensure TasWater complies with any relevant reporting requirements.

### Our People

Our people are expected to comply with this Policy, including raising concerns relating to privacy or any complaints with their People Leader or Privacy Officers.

## Definitions

**Credit related information:** means information about an individual covered by Part IIIA of the *Privacy Act 1988 (Cth)*. It includes information that identifies you, information about the amount you have borrowed, repayments and defaults.

**Credit provider:** means a bank, an organisation or small business that provides as a substantial part of its business the supply of credit, a retailer that issues a credit card for the sale of goods or services, an organisation or small business that supplies goods and services where payment is deferred for 7 days or more, or an organisation or small business that supplies credit for the hiring, leasing or renting of goods.

**Credit reporting body:** an organisation whose business involves handling personal information to give another organisation information about the creditworthiness of an individual.

## Associated Documents

- *Privacy Act 1988 (Cth)* and Australian Privacy Principles
- *Personal Information Protection Act 2004 (Tas)*
- *Privacy Regulations 2013 (Cth)*
- Privacy (Credit Reporting) Code 2014

<b>Title</b>	1.0 Credit Related Information Policy TASPOL57
<b>Approved By</b>	CEO
<b>Date</b>	27 May 2024