

Information Protection Statement

Aim

We are committed to complying with our obligations under the *Personal Information Protection Act 2004* (Tas) (**PIP Act**), the *Privacy Act 1988* (Cth) (**Privacy Act**) (including the Australian Privacy Principles) and the *Right to Information Act 2009* (Tas).

This Statement outlines:

- the kinds of information we may hold about you and for what purpose
- how we collect, store, manage, use and disclose information we hold about you and
- how you can access and correct information we hold about you.

Statement

We are committed to respecting your privacy and protecting information we hold about you.

Our staff are trained to protect your personal information in accordance with our policies and procedures.

This statement is easy to access and is available on TasWater's website at <http://www.taswater.com.au/About-Us/Governance-and-Policies>. You may request a copy of the Statement by contacting the Privacy Officer, whose details are set out below.

Please read this Statement before you provide us with any personal information.

We will review this Statement from time to time.

Types of information we may hold

Personal Information

We may hold different types of personal information about you, including but not limited to:

- | | |
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| • property ownership details | • occupancy details |
| • contract details | • names |
| • billing and payment details | • telephone numbers |
| • addresses (residential, business and email) | • account status |
| | • pensioner and customer concession status |
| • banking details | • account status |
| • customer indebtedness | • insurance and claim details |
| • notice of death/grant of probate | • power(s) of attorney |
| • Australian Business Numbers | • notices of authority to act |

We may hold personal information about you if this is required or authorised by law or the lawful order of a court or other tribunal.

Credit-related information

In order to assess your creditworthiness, we may need to hold certain credit-related information about you from, and/or give it to, credit reporting bodies. This information may include:

- **Identification information**
E.g. your name, gender, date of birth, current or previous address, name of current or previous employer
- **Consumer credit liability information**
E.g. details relating to your previous and current credit arrangements
- **Repayment history and/or default information**
E.g. whether or not you have met your repayment obligations

- **Information request details**
E.g. records of us asking a credit reporting body for information in relation to a credit application or a credit guarantee
- **Payment information**
E.g. if you have defaulted in your payment obligations to us, or have paid amounts after they have become overdue
- **New arrangement information**
E.g. if we disclose information about you to a credit reporting body based on an existing credit arrangement and this arrangement is subsequently varied or replaced
- **Serious credit infringement information**
E.g. if we reasonably believe that you have committed a serious credit infringement in relation to your consumer credit, such as fraud or an intention not to comply with credit obligations
- **Other information**
E.g. information about court proceedings, personal insolvency information and publicly available information that relates to your creditworthiness.

A credit report contains information about your credit history which helps us to assess your credit application, verify your identity and manage any accounts you hold with us. We can collect this information from credit reporting bodies and other credit providers in certain circumstances, including when you make an application for credit, and also provide this information to them.

The *Privacy Act* limits the information that credit providers can disclose about you to credit reporting bodies, as well as the ways in which credit providers can use credit reports.

Employee information

We may hold different types of employee information about you, including:

- Driver's licence details and traffic infringement notices
- Passport and visa details (if applicable)
- Recruitment, selection and employment details (including training, performance management, leave entitlements payroll and superannuation details)
- Any specific and notified medical conditions advised by you to us
- Any relevant memberships advised by you, including membership of a professional or trade association
- Information that supports employment statistical reporting and personnel planning or
- Information that we are legally required to collect.

Sensitive information

We may hold different types of sensitive information about you, including:

- Criminal records (if you provide this to us or it is a requirement of your role that we obtain a police check)
- Health information and associated records and
- Membership of a professional or trade association.

We must not collect and hold sensitive information about you unless:

- You consent to the collection and it is reasonably necessary for, or directly related to, one or more of TasWater's functions or activities or
- The information is required or authorised to be collected under the Privacy Act, the PIP Act or other relevant law.

Collecting information

Personal information

Where it is reasonable and practical to do so, we will collect your personal information directly from you.

This may happen when you give us personal information over the telephone, by completing one of our forms, through our website or any other form or communication that you may provide to us.

Sometimes we may collect personal information about you from other sources. This may happen where:

- You have consented to the collection of the information from someone else
- We are required or authorised by law to collect the information from someone else or
- It is unreasonable or impracticable to collect the information from you personally.

For example, we may collect personal information about you from:

- Publicly available sources such as telephone directories and other websites
- Your authorised representatives including your lawyer and/or bank.

Credit-related information

Sometimes TasWater collects credit information about you from the following third parties:

- Credit reporting bodies
- Credit providers and/or
- Debt collection agencies.

Use and disclosure of information

We can only access, use and disclose information about you for the purpose(s) for which it was collected, unless:

- You have consented to the use or disclosure of the information for another purpose or
- The access, use or disclosure is otherwise permitted under the law.

Any use or disclosure of your information will be consistent with the Privacy Act, the PIP Act and/or any other applicable laws.

Disclosure to third parties

Sometimes TasWater may disclose personal information about you to third parties, including to:

- Your authorised representative(s)
- Credit reporting bodies
- Credit providers
- Debt collection agencies and
- Any other person you have given your consent.

Disclosure of credit-related information to credit reporting bodies

As noted above, we may disclose your credit-related information to one or more credit reporting bodies. The contact details of the credit reporting body that we currently use are outlined below:

Equifax Australia

Mail: PO Box 964, North Sydney NSW 2059

Web: www.mycreditfile.com.au

You may contact Equifax directly for more information, or to request a copy of its privacy policy.

A credit reporting body may use credit information it collects about you to pre-screen you for direct marketing at the request of a credit provider, unless you ask them not to. The credit reporting body uses this information to assess whether or not you are eligible to receive direct marketing from the credit provider. At any time, you can ask a credit reporting body not to do this.

Direct marketing

We may use or disclose your personal information (excluding sensitive information) for direct marketing purposes.

Direct marketing involves the use or disclosure of your personal information to identify, target and communicate directly with you to promote goods and services. The following examples are **NOT** direct marketing:

- Sending a newsletter to all of our customers, or all of our customers in a particular class (e.g. business customers)
- Sending "To the householder"-type letters and other information to customers.

We will only use or disclose sensitive information about you for the purposes of direct marketing if you have consented to the information being used or disclosed for that purpose.

If at any time you decide you do not want to receive any more direct marketing material from us, or you have any other queries, you can:

- Contact the Privacy Officer (see details below) or
- Exercise your right to "opt out" of receiving any more marketing material via any opt-out mechanism contained in our marketing correspondence or other materials.

All of our direct marketing correspondence will display a clearly visible and user-friendly opt-out mechanism. If you do not use the opt-out mechanism, we will assume you wish to continue receiving direct marketing material from us.

If you 'opt out' of direct marketing, we will process your request within a reasonable period after the request is made.

Quality of information

We will take all reasonable steps to ensure all information we collect, hold, manage, use or disclose is accurate, complete, up to date and relevant to our functions or activities.

Where practicable, we will check the accuracy of personal information before it is used.

If you believe that your personal information is not accurate, complete, up to date or relevant, please contact the Privacy Officer (see details below).

Security of personal information

We may store your information in different ways, including in paper, electronic and Cloud-based forms.

We will treat all personal information as confidential. We will take all reasonable steps to ensure personal information is protected from:

- Misuse, interference and loss and
- Unauthorised access, modification and disclosure.

Some of the ways in which we will do this are through:

- Procedural, physical, and technical safeguards, including access controls, specific delegations of authority, secure methods of communication and back-up and recovery systems (as appropriate)
- An active audit function and security access protocols for documents within our information management systems
- The use of appropriate confidentiality agreements or undertakings with employees, consultants and others
- The use of fireproof and environmentally controlled environment storage facilities, and remote security facilities and
- Record retention and destruction procedures.

If we need to store information about you overseas, we will ensure that the measures applied to protect your privacy and maintain the security and integrity of the information are at least equal to those which apply to similar information stored in Australia.

If we no longer need information for any purpose for which it may be used or disclosed by TasWater, we will take reasonable steps to destroy or permanently de-identify the information, unless we are required by law to retain it.

Access to your information

Personal information

You can access personal information that we hold about you, unless an exception in the Privacy Act and/or the PIP Act applies.

You can request access to your personal information by contacting TasWater's Privacy Officer (see below).

Depending upon the nature of the request we may charge you a fee for giving you access to that information.

We must respond to a request for access within a reasonable time (usually within 30 days), and give access in the manner requested by you, if it is reasonable and practicable to do so.

If we refuse to give you access, then we will:

- Take such steps as are reasonable to give access in a way that meets our needs as well as yours
- Provide you with written reasons for the refusal provided it is reasonable to do so and
- Provide you with the mechanisms available to complain about the refusal.

Credit-related information

If you request access to credit-related information, we will:

- Take reasonable steps to provide you with an easy way to obtain access to the information
- Unless we are prohibited by law from doing so, provide you with access within 30 days of the request (unless unusual circumstances apply)
- Make the information clear and accessible
- Provide reasonable explanations and summaries of the information and
- Ask you to check with credit reporting bodies what information they hold about you to ensure that you have access to the most up-to-date information.

If we refuse to give you access to credit-related information about you, we will give you a written notice that:

- Sets out the reasons for the refusal, provided it is reasonable to do so and
- States that, if you are not satisfied with the response to the request, you may complain to the Office of the Australian Information Commissioner (OAIC).

Correction of information

Personal information

If you consider the personal information that we hold is inaccurate, incomplete, out of date, irrelevant or misleading, you can ask us to correct the information by contacting the Privacy Officer (details below).

We must take reasonable steps to correct that information to ensure that, having regard to the purpose for which it is held, the information is accurate, up to date, complete, relevant and not misleading.

If we do not correct the personal information, we will provide you with:

- Written reasons (provided it is reasonable to do so) and
- Information about how you can make a complaint.

We will respond to a correction request within a reasonable time (usually within 30 days). We may need to verify your identity before we correct your personal information.

Credit-related information

If you request us to correct credit-related information, we will take reasonable steps to do so within 30 days (or such other period as we agree in writing).

Where necessary to resolve the correction request, we will consult other credit reporting bodies or credit providers.

If we correct credit-related information, we have previously disclosed to a third party, we will give each recipient of the information written notice of the correction within a reasonable time, unless it is impracticable or unlawful to do so.

If we correct your credit information, we will provide you with a written notice of the correction within five business days.

We will not charge you a fee for making a request to correct credit-related information.

If we do not correct the credit-related information, we will provide you with a written notice setting out why we have not done so and providing you with information about how you may make a complaint, unless we are prohibited by law from doing so.

Unique Identifiers

We will not assign a unique identifier to you unless it is necessary to carry out any of our functions efficiently.

We will not require you to provide that unique identifier in order to obtain a service, unless the provision of that identifier is:

- Required or authorised by law or
- In connection with the purpose, or a directly related purpose, for which the unique identifier was assigned.

Anonymity

Where it is lawful and practical to do so, you have the option to remain anonymous, or to use a pseudonym when dealing with us.

Responsibilities

The CEO is responsible for ensuring that TasWater complies with applicable privacy legislation, including providing ready access to privacy statements, summaries and policies.

All TasWater employees and contractors are required to comply with the spirit and letter of this Statement and its associated procedures and undertake any relevant training as required.

Privacy issues

If you have any issues or queries about the way we handle information after reading this Statement, or if you believe we have breached your privacy, please contact our Privacy Officer immediately on 13 6992.

You can make a complaint in writing or orally to:

Privacy Officer

Telephone: 13 6992

Mail: GPO Box 1393, Hobart Tasmania 7001

Email: governance@taswater.com.au

If the Privacy Officer is unable to resolve the matter, it will be escalated (internally or externally) as appropriate to facilitate resolution. If your complaint is not resolved to your satisfaction, then you may access a copy of our formal Complaints Policy on our website at <https://www.taswater.com.au/Your-Account/Customer-Enquiries--Complaints-and-Feedback/Enquiries>.

Alternatively, if you are not happy with the outcome of the Privacy Officer's investigation or we have not responded to you within a reasonable time, then you can raise your concerns with the OAIC.

Complaints can be made to OAIC in the following ways:

OAIC

Telephone: 1300 363 992

Email: enquiries@oaic.com.au

Mail: Office of the Australian Information Commissioner

GPO Box 5218 Sydney NSW 2001

Online: www.oaic.gov.au/privacy/making-a-privacy-complaint

Additional considerations for complaints about credit-related information

If your complaint relates to how we have handled access and correction requests, you may take your complaint directly to the OAIC.

If you make a complaint about credit-related information (other than access or correction requests), TasWater will give you a notice outlining how it will deal with it within seven days.

Generally, we must make a decision in relation to your complaint within 30 days (or another period as agreed). If we think it may take longer to investigate and respond to your complaint, we will ask you for an extension of time.

References

Customer Service Code

TASCHT08 Customer Charter

TASPOL06 Privacy and Credit Reporting Policy

TASPOL27 Right to Information Policy

TCSPOL02 Records Management Policy

Approved: April 2021