

Privacy and Credit Reporting Policy



Aim

We recognise that the privacy of all people we deal with, including our employees and customers, is important and we are committed to protecting the information we collect and hold about others.

This Policy also includes information on how we collect and manage your credit-related information in connection with a credit application you make to us or a credit facility we provide to you.

Compliance Obligations

Privacy Act 1988 (Cth) (including the Australian Privacy Principles)

Personal Information Protection Act 2004 (Tas)

Definitions

Credit-related information includes personal information that has a bearing on credit that has either been provided to you or which you have applied for. Credit-related information includes information we:

- obtain from credit reporting bodies (including reports about your credit history and financial position)
- derive using such information (e.g. a credit score) and
- may disclose to a credit reporting body in relation to an application made to us for credit or any credit account held with us.

OAIC means the Office of the Australian Information Commissioner.

Personal information means information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether that information or opinion is true or not, and whether the information or opinion is recorded in material form or not (e.g. your name, address, telephone number, date of birth, health information etc).

Policy

We will only collect, hold, manage, use, and disclose personal information or credit-related information in a manner which is compliant with the relevant privacy and other legislation and the Australian Privacy Principles.

We will:

- Only collect personal information or credit-related information as is necessary in the context of our dealings with you

- Only use personal information or credit-related information for the purpose for which it was collected, unless you consent to its use for another purpose, or it is otherwise permitted by law
- Not assign any unique identifier to an individual except as necessary to carry out our functions and activities
- Take reasonable steps to enable you to deal with us on an anonymous basis or using a pseudonym
- Only disclose personal information or credit-related information about you to a third party where you have consented to that disclosure, or where disclosure is required or permitted by law
- Take all reasonable steps to ensure the information we collect, hold, use, or disclose is accurate, complete, up to date and relevant to our functions or activities
- Treat all personal information and credit-related information as confidential and take all reasonable steps to protect it from misuse, interference or loss, or unauthorised access, modification, and disclosure
- Take reasonable steps to destroy or permanently de-identify any personal information or credit-related information that we no longer need to hold, unless we are legally required to retain it
- Ensure that where personal information or credit-related information is stored outside of Australia on our behalf, appropriate mechanisms are in place to ensure that the information is protected and secure
- Provide you with access to any personal information or credit-related information we hold about you wherever lawful, reasonable, and practicable and
- Take reasonable steps to correct any personal information or credit-related information that is inaccurate, incomplete, out of date, irrelevant or misleading.

If personal information or credit-related information we hold about you is lost or is subject to unauthorised access or disclosure, we will:

- Notify you and
- If the loss or disclosure relates to personal information and there is a risk of serious harm as a result, notify the OAIC.

Responsibilities

CEO

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

Privacy Officer(s)

The Privacy Officer(s) will:

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

All Staff

All staff must comply with this policy in relation to any personal information relating to any individual that is provided to TasWater in the course of its activities.

Associated Documents

TASINF201 – Information Protection Statement

Version	4.0 Privacy and Credit Reporting Policy TASPOL06	
Previous Version	3.0 Privacy and Credit Reporting Policy	
Approved By	Chief Executive Officer	16/4/2021
Board or Board Committee meeting	ELT Meeting	16/4/2021