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Privacy Policy

Table of Contents

Basis of Privacy Policy Principles.....	1
1. COLLECTION.....	1
2. USE.....	3
3. DISCLOSURE.....	4
4. INFORMATION QUALITY	5
5. INFORMATION SECURITY.....	6
6. ACCESS AND CORRECTION	6
7. OPENNESS.....	7
8. ANONYMOUS TRANSACTIONS	7
9. TRANSFERRING PERSONAL INFORMATION OVERSEAS.....	8
10. GLOSSARY.....	8
11. CONTACTING TELCO4U	10



Basis of Privacy Policy Principles

This Privacy Policy sets out the approach which Telco4U will take in relation to the treatment of Personal Information. It includes information on how Telco4U collects, uses, discloses and keeps secure, individuals' Personal Information. It also covers how Telco4U makes the Personal Information it holds available for access to and correction by the individual.

This policy has been drafted having regard to Telco4U's obligations under the Telecommunications Act 1997 and the Privacy Act 1988 (including the National Privacy Principles) (the Privacy Act). Nothing in this Policy changes Telco4U's existing obligations under the credit reporting requirements of the Privacy Act.

This Policy is a public document and has been prepared in light of National Privacy Principle 5, Openness.

1. COLLECTION

1.1 Telco4U will only collect Personal Information where the information is necessary for Telco4U to perform one or more of its functions or activities. In this context, "collect" means gather, acquire or obtain by any means, information in circumstances where the individual is identifiable or identified.

1.2 Telco4U collects Personal Information primarily to supply customers with the products and services ordered from it and its related companies. Telco4U also collects and uses Personal Information for secondary purposes including:

- i. billing and account management;
- ii. business planning and product development; and
- iii. to provide individuals with information about promotions, as well as the products and services of other Telco4U companies and other organizations.

1.3 Telco4U will notify individuals (including, but not limited to, our customers) of the matters listed below before collecting any Personal Information:



- i. the main reason that we are collecting Personal Information (this reason will be the Primary Purpose);
- ii. other related Uses or Disclosures that we may make of the Personal Information (Secondary Purposes);
- iii. our identity and how individuals can contact us, if this is not obvious;
- iv. that individuals can access the Personal Information that Telco4U holds about them;
- v. that individuals should contact our customer service department (even if they are not a customer) if wish to access or correct Personal Information collected by us or have any concerns in relation to Personal Information;
- vi. the organizations or types of organizations to whom we usually Disclose the Personal Information including Related Bodies Corporates and contractors;
- vii. where applicable, any law that requires the Personal Information to be collected (for example, information that is required to be collected for the Integrated Public Number Database which is used by directory publishers);
- viii. the consequences (if any) for the individual if all or part of the Personal Information is not provided to Telco4U.

1.4 Where it is not practicable for Telco4U to notify individuals of all of the Collection Information before the collection of Personal Information, Telco4U will ensure that individuals are notified of the Collection Information as soon as possible after the collection. Telco4U will provide "post collection notification" in those circumstances where it is not practicable to notify individuals about the collection of their personal information before it is collected.

1.5 When collecting Personal Information over the telephone, it may not always be practicable to provide all the Collection Information at that time. In such circumstances, we will provide the individual with Telco4U's contact details, and then provide the balance of the Collection Information in a confirming letter.



1.6 Telco4U will not collect Sensitive Information from individuals except with consent and only where it is necessary for Telco4U to collect such information for an activity or function.

1.7 Telco4U will not collect Personal Information secretly or in an underhanded way.

1.8 Telco4U will take steps to ensure that individuals on purchased lists are or have been notified of the information as outlined at 1.3.

2. USE

2.1 Telco4U will obtain an individual's consent for Use of non-sensitive Personal Information for Secondary Purposes at the time of collection, unless the Use is a related Secondary Purpose which would be within the relevant individual's Reasonable Expectations.

2.2 Telco4U Uses Personal Information primarily for the purposes listed in 1.2 above.

2.3 If Telco4U relies on the Direct Marketing exception to Direct Market to individuals it will ensure that:

- i. individuals are clearly notified of their right to Opt Out from further Direct Marketing;
- ii. there is only one Use of the information before the Opt Out right is given and this Use applies across all Telco4U's Related Bodies Corporate (if the information is shared between those Related Bodies Corporate);
- iii. the individual is given an Opt Out in all further instances of Direct Marketing if they have not previously chosen to Opt Out; and
- iv. if the individual Opts Out of all Direct Marketing the Opt Out will be respected by Telco4U and all its Related Bodies Corporate.



2.4 Telco4U will not use Sensitive Information for Direct Marketing.

2.5 Telco4U may use Personal Information to avoid an imminent threat to a person's life or to public safety. It may also use Personal Information for reasons related to law enforcement or internal investigations into unlawful activities.

2.6 Telco4U will not use Personal Information without taking reasonable steps to ensure that the information is accurate, complete and up to date.

2.7 Telco4U will not attempt to match de-identified or anonymous data collected through surveys or such online devices as "cookies", with information identifying an individual, without the consent of the relevant individual.

3. DISCLOSURE

3.1 Telco4U may Disclose Personal Information to related or unrelated third parties if consent has been obtained from the individual. This will include obtaining the individual's consent for Disclosures made under the credit reporting requirements of the Privacy Act.

3.2 Telco4U may Disclose Personal Information between Related Bodies Corporate. Where information is disclosed to such a Related Body Corporate, that Related Body Corporate is bound by the original Primary Purpose for which the information was collected.

3.3 Telco4U may Disclose Personal Information to unrelated third parties to enable outsourcing of functions (such as billing), where that is Disclosure or Use for a related Secondary Purpose and has been notified to individuals or where such Disclosure is within the individual's Reasonable Expectations. Individuals will be notified of Telco4U's usual Disclosures via the Collection Information, as outlined in 1.3.



- 3.4 Telco4U will take reasonable steps to ensure that its contracts with third parties include requirements for third parties to comply with the Use and Disclosure requirements of the Privacy Act.
- 3.5 Telco4U may Disclose Personal Information to law enforcement agencies, government agencies, courts or external advisers where permitted or required by law.
- 3.6 Telco4U may Disclose Personal Information to avoid an imminent threat to a person's life or to public safety.
- 3.7 Telco4U may Disclose Personal Information to third parties involved in the sale or transfer of assets of the business including unpaid debts.
- 3.8 If a Disclosure is not for a Primary Purpose; is not for a related Secondary Purpose; or upfront consent has not been obtained, Telco4U will not Disclose Personal Information otherwise than in accordance with the exceptions set out at 3.1 to 3.6 above.
- 3.9 Telco4U does not generally sell or share its customer lists on a commercial basis with third parties but if it did, it would only do so if we had the appropriate consent of the individual involved. If the consent provided is conditional, Telco4U will take steps to ensure (by contract) that the use of its customer list by third parties does not exceed the scope of the consent.

4. INFORMATION QUALITY

- 4.1 Telco4U will review, on a regular and ongoing basis, its collection and storage practices to ascertain how improvements to accuracy can be achieved.
- 4.2 Telco4U will take steps to destroy or de-identify Personal Information after as short a time as possible and after a maximum of seven years, unless the law requires otherwise.



5. INFORMATION SECURITY

5.1 Telco4U requires employees and contractors to perform their duties in a manner that is consistent with Telco4U's legal responsibilities in relation to privacy.

5.2 Telco4U will take all reasonable steps to ensure that paper and electronic records containing Personal Information are stored in facilities that are only accessible by people within Telco4U who have a genuine "need to know" as well as "right to know".

5.3 Telco4U will review, on a regular and ongoing basis, its information security practices to ascertain how ongoing responsibilities can be achieved and maintained

6. ACCESS AND CORRECTION

6.1 Telco4U will allow its records containing Personal Information to be accessed by the individual concerned in accordance with the Privacy Act.

6.2 Telco4U will correct its records containing Personal Information as soon as practically possible, at the request of the individual concerned in accordance with the Privacy Act.

6.3 Individuals wishing to lodge a request to access and/or correct their Personal Information should do so by contacting Telco4U Customer Service, as per the details on the back of this document. While some requests for access may be handled by Customer Service, it may be necessary for your request to be escalated to the Telco4U Customer Relations Group.

6.4 Telco4U will not normally charge a fee for processing an access request unless the request is complex or is resource intensive. Telco4U does, however, reserve the right to



charge a \$25.00 administration fee if an individual requests access to their Personal Information more than once in a three month period.

6.5 Where Telco4U offers on-line account management facilities, customers can use this capability to control aspects of their account, including amending or updating certain Personal Information.

7. OPENNESS

7.1 Telco4U's Customer Service representatives will be the first point of contact for inquiries about privacy issues. Individuals wishing to make an inquiry or complaint regarding privacy; should do so by contacting Telco4U Customer Service, as per the details on the back of this document.

7.2 Privacy complaints will be managed in accordance with Telco4U's Complaint Handling Policy, which complies with the C628:2007 Telecommunications Consumer Protections Industry Code (as amended from time to time).

7.3 Telco4U websites will contain a prominently displayed privacy statement and will include a copy of this Telco4U Privacy Policy.

8. ANONYMOUS TRANSACTIONS

8.1 Telco4U will not make it mandatory for visitors to its web sites to provide Personal Information unless such Personal Information is required to answer an inquiry or provide a service. Telco4U may however request visitors to provide Personal Information voluntarily to Telco4U (for example, as part of a competition or questionnaire).



8.2 Telco4U will allow its customers to transact with it anonymously wherever that is reasonable and practicable.

9. TRANSFERRING PERSONAL INFORMATION OVERSEAS

9.1 Telco4U will take reasonable steps to limit the amount of Personal Information it sends to unrelated organizations overseas.

9.2 If Personal Information must be sent by Telco4U overseas for sound business reasons, Telco4U will require the overseas organization receiving the information to provide a binding undertaking that it will handle that information in accordance with the National Privacy Principles, preferably as part of the services contract.

10. GLOSSARY

Collection Information means the information outlined in 1.3 notified to individuals prior to, or as soon as practical after, the collection of their Personal Information.

Direct Marketing means the marketing of goods or services through means of communication including written, verbal or electronic means. The goods or services which are marketed may be those of Telco4U or a Related Body Corporate or those of an independent third party organization.

Disclosure generally means the release of information outside Telco4U, including under a contract to carry out an "outsourced function".

Health Information means:

- a) information or an opinion about:
 - (i) the health or a disability (at any time) of an individual; or

- (ii) an individual's expressed wishes about the future provision of health services to him or her; or
 - (iii) a health service provided or to be provided to an individual; that is also personal information; or
- b) other personal information collected to provide or in providing a health service; or
- c) other personal information about an individual collected in connection with the donation; or intended donation by the individual of his or her body parts or body substances. Opt Out means an individual's expressed request not to receive further Direct Marketing.

Telco4U means all companies in the Telco4U group, including Telco4U Networks Pty Limited, Telco4U Mobile Pty Limited and Telco4U Administration Pty Limited.

Personal Information means information or an opinion (including information or an opinion forming part of a database), whether true or not and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained from the information or opinion.

Primary Purpose is the dominant or fundamental reason for information being collected in a particular transaction.

Reasonable Expectation means a reasonable individual's expectation that their personal information might be Used or Disclosed for the particular purpose.

Related Body Corporate means that where a body corporate is:

- a holding company of another body corporate;
- a subsidiary of another body corporate; or
- a subsidiary of a holding company of another body corporate, the first mentioned body corporate and the other body corporate are deemed to be related to each other.

Sensitive Information means:

- a) information or an opinion about an individual's:



- (i) racial or ethnic origin; or
 - (ii) political opinions; or
 - (iii) membership of a political association; or
 - (iv) religious beliefs or affiliations; or
 - (v) philosophical beliefs; or
 - (vi) membership of a professional or trade association; or
 - (vii) membership of a trade union; or
 - (viii) sexual preferences or practices; or
 - (ix) criminal record; that is also personal information or
- b) Health Information about an individual.

Use means the handling of Personal Information within Telco4U.

11. CONTACTING TELCO4U

If you require further information regarding Telco4U's Privacy Policy, you can contact Telco4U Customer Service Centre on:

Telephone: 1300 144 039

Web: www.telco4u.com.au

E-mail: admin@telco4u.com.au

By mail: PO Box 464

Fortitude Valley QLD 4006