



## Privacy and Credit Reporting Policy

Bendigo Telco understands your concerns about the confidentiality of information you provide.

We are committed to protecting both your **Personal Information** in accordance with the *Privacy Act 1988* (Cth) as well as **Credit-related Information** under the *Privacy (Credit Reporting) Code 2014*.

This policy describes how Bendigo Telco handles your personal information and credit-related information under the applicable privacy laws. In this policy references to 'us' or 'we' refer to Bendigo Telco.

The types of personal information that we collect will depend on the purpose for which the personal information is collected. This can include; if you are a customer or prospective customer, customers using our website, trade credit applications, prospective employees or contractors, corporate suppliers and distributors, telecommunications information, and sensitive information.

## Collection

### If you are a customer

When we collect this information typically, we will only collect personal information about you, however if you are signing for, or on behalf of an organisation, we may collect personal information about you and persons within your organisation. Occasionally, you may need to provide us with personal information about other individuals, for example a nominated account representative. In such instances, we rely on you to provide them with a copy of the Privacy and Credit Reporting Policy before providing their personal information to us.

We collect personal information directly from you about yourself and nominated individuals that may include details such as:

- name, address (previous or current), date of birth and contact details (such as phone and fax numbers, email addresses);
- details of previous or current employment;
- Drivers Licence, Passport or ABN details;
- details of the credit card or bank account from which payments to us will be made;
- records of use from the services we provide you or your business;
- records of communications between you or your business and us relating to the services we provide you;
- billing statements.

### Customers using our website

All access to pages on our website is logged. The sort of information contained in these logs cannot easily identify you personally. It contains such things as your IP address, pages you have viewed, time/date visited, duration of your visit, and the sort of browser used. We use this information for statistical, marketing, administrative and security analysis.

## Trade Credit Applications

In some instances, we may also collect information about you from a third party, such as a credit reporting agency, government agencies such as the Australian Financial Security Authority, business history and any trade referees.

## Prospective Employees or Contractors

Information contained in your application or CV, professional background, qualifications and memberships, references from your former employers, information recorded during any interviews (where permitted by law), credit information obtained through pre-employment checks. Where it is relevant to the role, we may also collect screening check information, such as background, medical, drugs and alcohol, criminal records, bankruptcy, directorship, and company checks and government-issued identifiers such as tax file numbers.

## Sensitive Information

In rare cases, we may need to collect sensitive information (such as health-related information) about you. If we need to do this, we will ask for consent to collect the information about you, unless otherwise required or permitted by law to do so.

## Use and Disclosure

### How do we use your personal information

We use your personal information in order to provide you with telecommunications services and for related purposes such as:

- identifying you and any authorised representatives or advocates;
- processing your application, carrying out credit checking and ongoing credit management of your account/s;
- provisioning or connecting your services & billing you for services that we provide to you;
- to generate monthly accounts and carry out any debt functions as required;
- assisting you with enquiries, complaints, and other customer service requirements;
- to assist our mobile phone repairers and third-party providers;
- researching usage patterns in order to improve our services;
- to occasionally contact you about products and services that we offer;
- sending you information about the products or services you use;
- for any other reasons that would be expected to perform normal business functions.

Compliance with laws that apply to us, including telecommunications laws and related industry codes and standards.

To assist law enforcement agencies and emergency services, such as the Integrated Public Number Database (IPND), this information is used for the purpose of assisting emergency services and helps direct them in a life-threatening situation or in a case of national security. Details that we share may include:

- your contact number;
- your physical address;
- your Mailing address.

Prevent, detect, and investigate any suspicious, fraudulent, criminal, or other malicious (including scams) activity that may cause you, us, or other harm, including in relation to our services. To inform you of any network security or data breach issue.

## Who do we share your information with

With credit reporting agencies to process new applications, assess and manage applications for credit, manage overdue accounts, and review your creditworthiness. The credit reporting agency we use is:

### **Equifax Australia**

GPO Box 964

North Sydney NSW 2059

Phone: **13 83 32**

Website: [www.equifax.com.au](http://www.equifax.com.au)

With our wholesalers and other customers from whom you may acquire our services, so that you can use these products and services.

With people that you have asked us to give your information to, such as your authorised representatives, legal or financial advisors.

In regard to prospective employees or contractors with agencies accredited with the Australian Criminal Intelligence Commission (ACIC) for release of national police history information. The criminal records agency we use is:

### **CrimCheck**

21 Longford Ct

Spingvale VIC 3171

Phone: **03 9955 0300**

Website: [www.crimcheck.org.au](http://www.crimcheck.org.au)

In rare cases Bendigo Telco may need to disclose your personal information to an overseas recipient. In these instances, we will require them to take steps to keep your information safe and use it appropriately and subject to laws that apply to the protection of personal information in their respective locations, and we will take reasonable steps to ensure that personal information is handled in a manner that is consistent with applicable Australian Privacy Laws.

## Direct Marketing

We would like to be able to send you direct marketing communications through mail, SMS, or email to update you on changes to our products and services that may be of interest to you. We may use your personal information to do so.

However, if you do not wish Bendigo Telco to direct market to you, you can opt out by contacting our Customer Experience on the details set out in the '**Contact us**' section below.

Please note that even if you opt out of direct marketing, we may still send you important administrative and safety information.

## Accuracy of Data

Bendigo Telco will use its best endeavours to ensure that your personal information is kept up to date, however most of the information that we hold has been provided to us by you. Please ensure that you update us whenever any of your personal details may change. You can do this by contacting our Customer Experience on the details set out in the **'Contact us'** section below.

## Access to Information

Under the *Privacy Act 1988* (Cth), you can request a copy of the personal information that Bendigo Telco has on record concerning you. You can obtain a copy of this information by calling our Customer Experience on the details set out in the **'Contact us'** section below. We will provide access to that information in accordance with the *Privacy Act 1988* (Cth), subject to any exemptions that may apply.

If you believe that personal information, we hold about you is incorrect, incomplete, or inaccurate, then you may request us to correct and amend it by contacting us. Where we agree that the information needs to be corrected, we will update it.

## Security of Data

Bendigo Telco uses secure systems and environments, such as firewalls and other industry standard security systems, user identifiers and passwords to control access to our systems to ensure that your personal information is protected and from unauthorised access, theft, modification, or disclosure.

We will endeavour to destroy any information that is not required for the purposes that we set out in this document.

## Contact us

If you require any further information regarding this policy, your privacy, or if you wish to report a breach or make a complaint, you can contact us in any of the following ways:

Monday – Friday 08:30 AM – 05:30 PM (AEST) Excluding Public Holidays

Phone: **1300 228 123**

In Writing

**Risk & Compliance**

PO Box 1062

Bendigo VIC 3552

Email: **[customerhelp@bendigotelco.com.au](mailto:customerhelp@bendigotelco.com.au)**

If you are concerned about how we have handled your personal information, you can make a complaint and we will attempt to rectify. All complaints will follow our complaint handling process, which can be found on our website. To lodge a complaint please contact us on the details above.

If you are not satisfied with how we handled your complaint you can contact the Australian Privacy Commissioner, whose contact details are set out below:

**Office of the Australian Information Commissioner**

GPO Box 5218

Sydney NSW 2001

Phone: **1300 363 992**

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Web: [www.oaic.gov.au](http://www.oaic.gov.au)