

Powercom Pacific Privacy Policy

Powercom Pacific is committed to the privacy of its customer records and for your information we have documented our information handling practices below. Please contact Powercom Pacific on 1300 731 503 if you wish to discuss any aspect of our information handling practices.

Is Powercom Pacific bound by the National Privacy Principles or an approved Privacy Code?

As a private sector company, Powercom Pacific is bound by the Privacy Act 1988. Under the Act, Powercom Pacific, or the telecommunications industry, can choose to develop and be bound by a Privacy Code or choose to comply with the National Privacy Principles in the Privacy Act 1988. Powercom Pacific has chosen to be bound by the National Privacy Principles.

The kinds of personal information held by Powercom Pacific and how it is collected

Powercom Pacific only collects personal information from you that is necessary for it to perform its functions. The kinds of personal information Powercom Pacific holds about you will depend on the services you request from Powercom Pacific and the use that you make of those services. However, the information may include:

- your name, address and contact details;
- your date of birth;
- account name and account number held by financial institutions from which payments for services provided by Powercom Pacific are made and information obtained as a result of credit checks which you authorise us to carry out;
- records of communications between you and Powercom Pacific relating to services provided by Powercom Pacific to you;
- records of use made by you of services provided by Powercom Pacific to you;
- billing statements.

In most cases, we collect your personal information directly from you when you provide it to us. In some cases, for example where we carry out credit checks or collect information from organizations to whom we outsource functions, your personal information will be collected indirectly.

Use of your personal information

Powercom Pacific respects your privacy. As a result, Powercom Pacific does not trade, rent or sell your personal information.

The primary purpose for which we use your personal information is to provide you with telecommunications services.

In the course of providing telecommunications services to you we may also use your personal information for related purposes which include the following:

- provisioning or connecting your service;
- network routing;
- Providing you with customer service;
- Credit checking;
- Billing you for that service;
- Investigating complaints in relation to your service;
- Investigating and fixing faults in relation to your service;
- Following up any payments that you may owe us;
- To administer contractual agreements or arrangements necessary to provide services to you;
- Sending you product or services information. We may also use your information to tell you about our other products and services or bundled offerings, provided by us in conjunction with either or related bodies corporate or our business partners and associates.

How Powercom Pacific collects personal information

For corporate customers, Powercom Pacific collects some personal information from company employees, principals or directors of the company in order to provide services to the Company.

For corporate customers, Powercom Pacific collects some personal information from list rental companies.

For individual customers, Powercom Pacific collects personal information directly from you when you supply it to us in connection with a request for services. Powercom Pacific may also collect personal information from third parties such as:

- resellers of telecommunication services;
- credit providers or credit reporting agencies contacted by us (or by external service providers on our behalf) in the course of carrying out a credit check;
- other entities who provide services to us which are related to the provision of telecommunication services provided to you;

government agencies which administer laws regulating telecommunication service providers, or complaint resolution processes established under those laws;
independent sales organisations; and,
list rental companies.

Contracting out services and disclosures

Powercom Pacific contracts out some services such as mailing, credit checking, provisioning, billing, printing, verification of sales and fault fixing to external service providers. Powercom Pacific may disclose your personal information to these organisations but only so that they can provide you with the services that Powercom Pacific has contracted out.

Powercom Pacific may disclose your personal information to other telecommunications service and equipment providers, Powercom Pacific's related bodies corporate, resellers, credit providers, credit reporting agencies, organisations to whom Powercom Pacific outsources services (such as mailhouses), and our business partners and associates. At your request, Powercom Pacific may disclose your information to directory providers so that your information can appear in telephone directories.

Personal information shared with related bodies corporate may include your name, address, and service history.

Powercom Pacific may disclose some of your personal information such as your name and address to organisations located outside Australia in countries which do not have the same or substantially similar privacy laws but only to the extent necessary to provide you with telecommunications services requested by you.

At all times, parties to which we contract services or disclose your personal information are either covered by contracts which protect your personal information or are subject to obligations which are substantially similar to the National Privacy Principles.

Access to Personal Information

Generally, you have the right to see or obtain a copy of personal information about you that we may hold. Powercom Pacific will handle requests for access to personal information in accordance with the National Privacy Principles.

To request access to your personal information, please contact our Call Centre on 1300 731 503.

As long as we can verify your identity, the person you speak to may be able to provide you with the information you require over the telephone. If you wish to have a copy of any information, we will ask that you put your request in writing and either post or fax that request to us. Again, this is to ensure that we can verify your identity.

In some cases, we may need time to consider and respond to your request for access. If we need time to consider your request, we will acknowledge your request within 14 days and respond within a maximum of 30 days.

If for any reason we refuse to give you access to your information we will let you know why.

The circumstances in which we may refuse to give you access to personal information we hold about you include where giving you access:

- would have an unreasonable impact on other people's privacy;
- would prejudice any negotiations we are having with you;
- would prejudice an investigation of unlawful activity;
- would prejudice activities carried out by, or for, a law enforcement body.

If you believe that we hold personal information about you that you consider to be inaccurate, incomplete or out of date you should tell us by calling 1300 731 503. In most cases, we will amend any inaccurate, incomplete or out of date information. In some cases it is necessary for us to keep a record of what we know or understand to be correct at a particular time. However, in those circumstances, if you request, we will take reasonable steps to associate with the relevant record of your personal information a statement to the effect that you claim the information is inaccurate, incomplete or up-to-date. We would ask that you discuss your request with us by calling 1300 731 503.

Security of your personal information

Powercom Pacific is committed to protecting your privacy and recognises its obligations to take all reasonable steps to protect your personal information from misuse and loss and from unauthorized access, modifications or disclosure both under the Privacy Act 1988 and the Telecommunications Act 1997.

Security of your information while on line:

Our web server is capable of up to 128bit SSL encryption. Note however, that our web server can only choose the highest common level with your browser. If you use older browsers, you may find that it only supports 40bit or 56bit encryption.

Cookies

Cookies are small text files that our web server may ask your web browser to store on your machine. The cookie cannot tell who you are, or determine your personal details, and is not used to actually track your access, apart from making sure you are the same person over a given "session" online. Although you could turn off cookies and not normally have any problems accessing many parts of our sites, there are other parts of our web server that rely on cookies. For instance we may use a cookie to store information temporarily between various pages in a lengthy multi-part order form, or to store screen preferences. We do not make use of 3rd party cookies, 'web beacons', or other tracking mechanisms on our website.

Security of Stored Information

We take physical and electronic measures to secure your information. We store your personal information in password-protected servers that are in a restricted and monitored area. Access to this information is limited. You also have a role in security of your personal information in some cases. For example, if you have been given access to our "Your Account", where you may pay your bill, look up call information and so on, it is your responsibility to protect your own personal access password.

Other Websites

Some of our websites contain links to other, external websites. Powercom Pacific is not responsible for content or privacy policies websites that we do not operate.

Website Access Logs

All accesses to pages on our websites are "logged". The sort of information contained in these logs cannot easily identify you personally, but instead contains such things as a list of all of the pages accessed, and the sort of browser used.

This information is used to check for attempts at "hacking", or other fraudulent activity, to indicate missing pages or other web server problems. It is periodically summarised to provide general statistics such as the number of people viewing particular parts of the site.

Changes to this Privacy Awareness Policy

From time to time, it may be necessary for us to review our Privacy Awareness Policy. We reserve the right to amend our Privacy Awareness Policy at any time and to notify you by posting an updated version on the Powercom Pacific website www.powercompacific.com.au.

Important Notice to Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988) Notice of disclosure of your credit information to a credit reporting agency. (Privacy Act 1988)

Powercom Pacific may give information about you to a credit reporting agency, for the following purposes:
to obtain a consumer credit report about you, and/or
to allow the credit reporting agency to create or maintain a credit information file containing information about you.

The information is limited to:

Identity particulars - your name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers license number.

your application for credit or commercial credit - the fact that you have applied for credit and the amount.

The fact that Powercom Pacific is a current credit provider to you.

loan repayments which are overdue by more than 60 days, and for which debt collection action has started.

advice that your loan repayments are no longer overdue in respect of any default that has been listed.

information that, in the opinion of Powercom Pacific you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).

dishonoured cheques - cheques drawn by you for \$100 or more which have been dishonoured more than once.

that credit provided to you by Powercom Pacific has been paid or otherwise discharged.

Period to which this understanding applies

This information may be given before, during or after the provision of credit to you.

Statement By Applicant (s) For Credit

Please read carefully before signing. Where there is more than one applicant, each applicant must sign.

1. Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy Act 1988)

Powercom Pacific has informed me that it may give certain personal information about me to a credit reporting agency.

2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988)

I/we agree that Powercom Pacific may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K(1)(b), Privacy Act 1988)

I/we agree that Powercom Pacific may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988)

I/we agree that Powercom Pacific may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to assess my/our credit worthiness.

I /we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

Complaints

You can raise any privacy related concern or complain about breaches of your Privacy in writing or by phone to:

General Manager
Powercom Pacific
PO Box 1749
Geelong
VIC 3220

Phone: 1300 731 503

Email: enquiries@powercompacific.com.au