

## Inspired broadband Pty Ltd | ABN: 41 789 508 856, Privacy Policy 1<sup>st</sup> August 2016

Inspired broadband Pty Ltd provides broadband internet, mobile voice & data, and PSTN fixed landline telephone, products and services, to residential and small to medium business customers throughout Australia. Inspired broadband Pty Ltd is committed to protecting the privacy and personal information of its customers. This Privacy Policy describes the practices and processes that Inspired broadband Pty Ltd has in place to properly manage and safeguard that information.

### Privacy laws that apply to Inspired broadband Pty Ltd

Inspired broadband Pty Ltd is required to comply with the Privacy Amendment (Enhancing Privacy Protection) Act 2012, which amends the Privacy Act 1988 (Cth) and is bound by the Australian Privacy Principles ('APPs') set out in that Act. The APPs establish minimum standards for the collection, use, disclosure and handling of personal information. They apply to personal information in any form, including electronic and digital form. The APPs can be accessed at the website of the office of the Australian Information Commissioner: [www.privacy.gov.au](http://www.privacy.gov.au).

Inspired broadband Pty Ltd is also subject to other laws relating to the protection of personal information. Where Inspired broadband Pty Ltd provides telecommunications services, it is subject to privacy obligations under the Telecommunications Act 1997 (Cth). Inspired broadband Pty Ltd's direct marketing activities must also comply with the Do Not Call Register Act 2006 (Cth) and the Spam Act 2010 (Cth). If Inspired broadband Pty Ltd collects health information, it may be required to comply with statutory requirements relating to health records.

In this Privacy Policy, unless the context otherwise requires:

- 'Privacy Law' refers to any legislative or other legal requirement that applies to Inspired broadband Pty Ltd's collection, use, disclosure or handling of personal information
- 'Personal information' means information or an opinion about an identified individual or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether the information or opinion is recorded in material form or not. Personal information includes sensitive information
- 'Sensitive information' means personal information about an individual's racial or ethnic origin, political opinions or memberships, religious beliefs or affiliations, philosophical beliefs, professional or trade association/union memberships, sexual preferences and practices or criminal record

### Why does Inspired broadband Pty Ltd collect personal information?

Inspired broadband Pty Ltd collects personal information in order to:

- manage and administer the products and services we provide, including for billing and credit control purposes;
- inform customers about changes and improvements in Inspired broadband Pty Ltd products and services;
- market Inspired broadband Pty Ltd products and services to current and prospective customers;
- market third party products and services to current and prospective customers; and
- comply with our legal obligations.

Inspired broadband Pty Ltd needs to be able to collect personal information for most of its business activities, although the information we require depends on the particular circumstances. If we are unable to collect the personal information we need, we may be unable to meet the expectations of our customers or provide the products and services they wish to receive.

### Whose personal information does Inspired broadband Pty Ltd collect?

Inspired broadband Pty Ltd collects or holds personal information about individuals who are:

- Prospective customers. This includes people we think may be interested in our products and services as well as people who have expressed interest in obtaining or learning more about those products and services

- Current customers. This includes people who purchase Inspired broadband Pty Ltd products or services or who hold an account with Inspired broadband Pty Ltd
- Past customers. These are people who have purchased Inspired broadband Pty Ltd products or services but do not currently hold any active Inspired broadband Pty Ltd account

Inspired broadband Pty Ltd may treat current and past customers as prospective customers for other Inspired broadband Pty Ltd products and services.

Inspired broadband Pty Ltd may collect personal information about associates of its customers, such as family members, employees or agents. For example, Inspired broadband Pty Ltd may collect personal information about nominated or authorised representatives, the holder of a credit card that is used to pay a customer's account, a person who acts as a secondary account holder, a person who acts as guarantor for a credit contract, the landlord of a tenanted property or the nominated contact on a business account.

Inspired broadband Pty Ltd may in rare circumstances collect personal information from people who are under the age of 18. If Inspired broadband Pty Ltd does this, Inspired broadband Pty Ltd may also collect personal information about the parent or guardian of that person.

Inspired broadband Pty Ltd also collects personal information about all the individuals who are involved in providing Inspired broadband Pty Ltd products and services. This includes:

- staff of Inspired broadband Pty Ltd Group branded and reseller entities; and
- service providers and suppliers, agents and affiliates, and their staff.

## Can you deal with Inspired broadband Pty Ltd without identifying yourself?

In some limited situations customers and other individuals may be able to deal with Inspired broadband Pty Ltd anonymously or using a pseudonym. For example, if you make a general inquiry to one of our call centres, or want to make a complaint or log a service fault unless the inquiry or complaint relates to a particular account.

However, if you do not wish to be identified we may not be able to provide the information or assistance you require.

## What personal information does Inspired broadband Pty Ltd usually collect?

Inspired broadband Pty Ltd collects a wide range of personal information about its customers, but the type and amount of information collected depends on the particular business context. However, Inspired broadband Pty Ltd seeks at all times to ensure that it only collects the personal information that is necessary for the purposes of its business activities.

Inspired broadband Pty Ltd needs to collect basic identifying and contact information for all customers, including prospective customers. This will usually include name, date of birth, email address, telephone (landline and/or mobile) number(s) and residential address. For business customers, Inspired broadband Pty Ltd collects information about nominated contacts, including name and title or position, date of birth, telephone (landline and/or mobile) number(s) email addresses, postal and physical building business addresses, and company identifying details such as an ACN (Australian Company Number), or an ABN (Australian Business Number).

Inspired broadband Pty Ltd also collects information about purchasing patterns, consumer preferences and attitudes from prospective and current customers for marketing purposes, including to analyse markets, develop marketing strategies and to identify and develop products and services that may be of interest to its customers.

When you become, or apply to become, a Inspired broadband Pty Ltd customer, Inspired broadband Pty Ltd collects a range of other information that it needs to assess your application and manage your account(s). This includes:

- Proof of identity information, including passport number, driver licence number, medicare number, or other government identifiers. We need this information to ensure our customer records are accurate and up-to-date. We also may be required to obtain proof of identity information by law. For example, we are required under the Telecommunications Act

1997 to obtain specified proof of identity information before providing certain mobile telephone services.

- Financial and credit information, including credit history, employment history, remuneration details, bank account and credit card information, information about assets and income and details of relevant court judgments and bankruptcies. We need this information to assess creditworthiness and financial suitability of current and prospective customers.
- Information about medical conditions and concession entitlement. We need this information to assess eligibility for concessional tariffs or other benefits that may be available with Inspired broadband Pty Ltd products or services. For example, in the case of electricity and gas, we may need information about medical conditions to ensure secure power supply for medical devices.
- Information relating to occupancy. We may need information to establish that a customer's has rights to occupy the property to which we provide services, and for this purpose may require copies of tenancy agreements, mortgage records or utility bills or supply records.
- Information relating to change of name or status, which may include marriage certificates, death certificates and other official documentation. We may need this information where we are asked to close or transfer an account.
- Employment information, including information about employment history including current and past employers. We may need this information to assess the financial position of a person who applies to become a Inspired broadband Pty Ltd customer.
- Integrated Public Number Database (IPND). In providing telecommunications services, Inspired broadband Pty Ltd is required by law to collect certain personal information about you, including your name, address, telephone service number and other public number customer details, and to provide it to the operator of the IPND) for inclusion in the IPND. Information in the IPND is used to develop directories and to assist emergency service organisations. If your phone number is unlisted, your information will be marked accordingly in the IPND and its use and disclosure will be strictly controlled.

We also collect information about the way our customers use Inspired broadband Pty Ltd products and services. This includes information about:

- service usage (including energy consumption patterns, use of communications services, internet usages);
- responses to offers made and/or promotions run by Inspired broadband Pty Ltd or its affiliates;
- payment patterns and history; and
- enquiries and/or complaints.

We collect information about our employees and prospective employees for the purpose of making employment decisions and managing our staff. We also collect information about suppliers, service providers, agents and affiliates, and their staff, for the purposes of conducting our day-to-day business activities.

## Credit-related personal information?

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This section of our Privacy Policy explains how we manage credit-related personal information.

### General

We may provide credit within the meaning of the Privacy Act to our customers in connection with the supply of our products and services (for example, if we bill you after supplying energy to you).

If we share credit-related personal information about you with credit reporting bodies (CRBs) or other participants in the credit reporting system (including other credit providers), we are required to comply with the credit reporting provisions in Part IIIA of the Privacy Act and the Credit Reporting Privacy Code (CR Code).

### Why we collect credit-related personal information

We collect, hold, use and disclose credit-related personal information for the purposes permitted by the Privacy Act and the CR Code, including

- to assess your application for credit and verify your identity
- to manage your account, including collecting payments
- to help you to avoid defaults
- to undertake debt recovery and enforcement activities

- to participate in the credit reporting system (including by providing credit-related personal information to CRBs and other credit providers)
- for other purposes required or authorised by law

### **The credit-related personal information we collect**

- The credit-related personal information that we may collect and hold includes your current and prior names, addresses and employers, gender, date of birth and driver's licence number
- the fact that you have applied for credit with us or other credit providers and the type and amount of credit sought
- the day that credit is entered into with us or other credit providers, the terms or conditions of that credit and the maximum amount of credit available
- the day on which credit provided to you is terminated or otherwise ceases
- credit payments that are overdue for more than 60 days that you have been notified of (and whether you have subsequently repaid the overdue amount)
- whether you have committed a serious credit infringement
- whether you have entered into an arrangement with us or another a credit provider in connection with credit provided to you
- credit-related court proceedings and personal insolvency information
- publicly available credit-related information
- a credit rating or score that is calculated by a CRB (or by us using information from a CRB) and that has a bearing on your credit-worthiness

### **How we collect and hold credit-related personal information**

We collect credit-related personal information from you (directly or through the operation of your account with us), from CRBs and other credit providers and from other third parties where this is permitted under Part IIIA of the Privacy Act. We may also generate the information ourselves, through our own analyses.

The information will be held by us on our customer database, located in Australia.

### **Who we disclose credit-related personal information to**

We may disclose credit-related personal information to third parties for the purposes outlined above, including to:

- CRBs and other credit providers
- our related bodies corporate
- third parties that manage credit applications for us
- debt collectors and credit management agencies
- third parties in connection with the potential assignment of debts, security for credit or purchase of an interest in Inspired broadband Pty Ltd
- other third parties where required or authorised by law

If you fail to meet your payment obligations to us in relation to consumer credit, or commit a serious credit infringement, we may disclose this information to a CRB. CRBs may include the information we provide them in reports provided to other credit providers, to assist them in assessing your credit-worthiness.

### **The CRBs we use**

The CRBs we deal with are Dun & Bradstreet Australia, Veda Advantage, and Experian Australia. Contact details for each, and details about how you can obtain each CRB's privacy policy, are set out below.

Dun & Bradstreet Australia

Mail: Public Access Centre, Dun & Bradstreet Australia, PO Box 7405, St Kilda Rd VIC 3004

Email: [pacaustral@dnb.com.au](mailto:pacaustral@dnb.com.au)

Phone: 1300 734 806

Privacy Policy: Available at [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au).

Veda Advantage

Mail: Customer Relations, Veda Advantage, PO Box 964, North Sydney, NSW, 2059

Email: [membership.correction@veda.com.au](mailto:membership.correction@veda.com.au)

Phone: 1300 850 211

Privacy Policy: Available at [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

Experian Australia Credit Services Pty Ltd

Mail: Privacy Manager, Experian Australia, PO Box 1969, North Sydney, NSW, 2060

Email: [creditreport@au.experian.com.au](mailto:creditreport@au.experian.com.au)

Phone: 1300 783 684

Privacy Policy: Available at [www.experian.com.au](http://www.experian.com.au).

### **Your rights in relation to CRBs**

#### (a) Pre-screening for direct marketing

Credit providers can ask CRBs to use your credit reporting information to "pre-screen" marketing lists for the credit provider. You can tell CRBs not to use your credit reporting information for this purpose by contacting them (details above).

#### (b) Victims of fraud

If you think you have been, or are likely to be, a victim of fraud (including identity fraud), you can contact the CRB (details above) and ask them to put a ban on using or disclosing your credit reporting information.

### **Access and correction of credit eligibility information**

You have the right to access and correct the credit-related personal information that we hold about you. If you wish to make an access or correction request, please refer to heading 10.

### **Complaints about credit-related personal information**

If you have a complaint about our handling of credit-related personal information, please contact us.

Inspired broadband Pty Ltd receives unsolicited personal information from time to time. In accordance with its obligations under Privacy Law, Inspired broadband Pty Ltd will decide whether it would have been permitted to solicit and collect that information and if it would not have been, will destroy or de-identify the information (provided it is lawful to do so).

## **What information will Inspired broadband Pty Ltd give you when it collects personal information?**

Inspired broadband Pty Ltd is required by Privacy Law to take reasonable steps to ensure that you are made aware of certain information when it collects personal information about you. For example, we are required to:

- tell you which Inspired broadband Pty Ltd entity you are dealing with and how to contact it;
- make sure you are aware that we have collected the information (if we collect it from a third party without your knowledge);
- identify any law that authorises or requires collection of the information;
- let you know the purposes for which we collect the information, the entities that the information is likely to be disclosed to and whether the information will be transferred outside Australia; and
- tell you how to access our Privacy Policy and complaint handling procedures

This Privacy Policy sets out this information in general terms. However, where we collect personal information in relation to a particular product or service, and the information we are required to provide is not likely to be obvious from the circumstances, we usually provide the required information in a 'collection statement'. The way we do this will depend on how you are dealing with us. For example:

- When personal information is collected via the Inspired broadband Pty Ltd website or any affiliate website that Inspired broadband Pty Ltd may advertise on, a statement is displayed or a link provided to a statement that sets out the information we are required to provide
- A statement containing the required information is printed on the sign-up page of most of the standard forms we use to collect personal information

- When you deal with us on the telephone, this information is given to you by the operator or via a recorded message.
- If we collect personal information about you from a third party, we take reasonable steps to ensure you receive the information we are required to provide. However, we may do this by requiring the third party to provide the information, rather than us providing the information to you directly

We may also include information about our collection of personal information in welcome packs, customer account statements, update bulletins, notices and other documents we give to our customers

## Inspired broadband Pty Ltd's use and disclosure of personal information

Where Inspired broadband Pty Ltd collects personal information for a particular purpose, it may use and disclose the information for that purpose or another purpose that is related to that purpose (or that is directly related to that purpose in the case of sensitive information). For example:

- Personal information collected from you for the purpose of establishing or managing an account may be used and disclosed for related purposes such as identity verification, credit checking, assessing entitlement to concessions, supplying and servicing a product, connecting and administering a service, billing and collection in relation to the service and investigating and rectifying complaints or faults
- Personal information collected for the purpose of establishing or managing an account may also be used for the purpose marketing of other Inspired broadband Pty Ltd products and services. Inspired broadband Pty Ltd may contact prospective, current or past customers about products and services (including products not related to a product or service previously supplied). For example if we currently provide you with a telephone service, we may contact you with offers relating to broadband internet or mobile voice and data services

Inspired broadband Pty Ltd may use personal information about prospective, current and past customers for the purpose of direct marketing of Inspired broadband Pty Ltd products and services or those of other organisations. Direct marketing communications may be sent via post, e-mail, telephone, door to door canvassing, social media sites or other means.

However:

- Inspired broadband Pty Ltd will not use sensitive information for direct marketing purposes without your consent
- Unless you have provided consent, or we think it is impracticable to obtain your consent, Inspired broadband Pty Ltd will not use your personal information for direct marketing purposes where we have obtained the personal information from a third party, or we have collected it directly from you but believe that you would not reasonably expect the information to be used for direct marketing
- Whenever we communicate with you for direct marketing purposes, we will give you the opportunity to opt out of receiving further direct marketing communications from Inspired broadband Pty Ltd
- You may opt out of receiving direct marketing communications from Inspired broadband Pty Ltd at any time by contacting us at [enquiry@inspiredbroadband.com.au](mailto:enquiry@inspiredbroadband.com.au) or calling 1300 107 744
- If we use your personal information to facilitate direct marketing by other organisations on behalf of other organisations, you can ask us to provide the source of the information by contacting us at [enquiry@inspiredbroadband.com.au](mailto:enquiry@inspiredbroadband.com.au) or calling 1300 107 744

Personal information about Inspired broadband Pty Ltd staff, agents, affiliates and service providers is used and may be disclosed for the purpose of managing the relationship with the staff member or other entity.

Inspired broadband Pty Ltd may disclose personal information about Inspired broadband Pty Ltd customers to a range of third parties. For example, depending on the type of product or service, Inspired broadband Pty Ltd may disclose customer information to a wholesaler or other third party who provides or assists to provide the service.

Inspired broadband Pty Ltd may disclose information to government agencies (such as Centrelink) for the purpose of establishing or verifying eligibility for concessions and similar entitlements.

Inspired broadband Pty Ltd may also disclose personal information for credit checking, collection or credit reporting purposes to a credit reporting agency or credit collection agency, in accordance with the requirements of the Privacy Act 1988.

Personal information may also be disclosed to third party agents and service providers who Inspired broadband Pty Ltd engages to assist in the provision of products and services. These include:

- sales agents and representatives;
- organisations that process banking transactions;
- organisations that process debt collection;
- printers, mail distributors, couriers and dispatch centres;
- call centres operated by entities outside the Inspired broadband Pty Ltd Group;
- IT service providers and data managers;
- legal, accounting, insurance and business advisory consultants services

Personal information Inspired broadband Pty Ltd obtains in connection with the provision of telecommunications services may be disclosed in accordance with requirements of the Telecommunications Act 1997 (Cth) and the Telecommunications (Interception and Access) Act 1979 (Cth). This includes disclosure:

- to the Telecommunications Industry Ombudsman for the purpose of complaint management;
- in connection with directory assistance, emergency service calls or other urgent services, and in particular to the operator of the Integrated Public Number Database (IPND) for inclusion in the IPND, including your name, address, telephone service number and other public number customer details, and to provide it. (Information in the IPND is used to develop directories and to assist emergency service organisations. If your phone number is unlisted, your information will be marked accordingly in the IPND and its use and disclosure will be strictly controlled.); and
- to law enforcement agencies for law enforcement or security purposes; and

Inspired broadband Pty Ltd may also disclose personal information without consent as authorised by privacy law for a range of other purposes, including:

- where necessary to prevent or lessen a serious threat to health or safety;
- for law enforcement or crime prevention purposes;
- for the investigation of unlawful activity;
- for location of missing persons; and
- for use in legal proceedings or dispute resolution.

In situations other than those described above, Inspired broadband Pty Ltd will not disclose personal information without the customer's consent (although consent may be implied).

## Is personal information disclosed outside Australia?

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Inspired broadband Pty Ltd discloses some personal information to persons or organisations that are outside Australia.

Inspired broadband Pty Ltd's customer service and marketing call centre operations are based in Kolkata, India, Pune, India, and Manila, Philippines. Personal information about prospective, current and past customers is accessed by our overseas based agents/officers for the purpose of sales and marketing, customer service, correspondence, provisioning, fault management and technical support activities.

## How does Inspired broadband Pty Ltd protect your personal information?

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Inspired broadband Pty Ltd recognises the importance of protecting your personal information and of ensuring that it is complete, accurate, up-to-date and relevant. When you call Inspired broadband Pty Ltd, we complete an ID check to verify your identity and to check the details we hold about you are correct and to update them if required. For some safety critical information, for example medical information required to maintain secure power supply or ensure priority assistance, we initiate checks on an annual basis.

We have documented processes for verifying personal information collected for particular transactions, such as proof of occupancy, change of occupier and priority assistance. Our staff are trained to properly handle the different types of

information they receive, particularly sensitive information. We have quality assurance measures in place to monitor calls to ensure that our processes are being followed.

While some of the personal information we collect is held in hardcopy form, most personal information is stored in electronic databases.

We have extensive processes in place to ensure that our information systems and files are kept secure from unauthorised access and interference. These include:

- System access is controlled by logins and different security levels. Access to customer information for all staff and agents (including agents in our India and Philippines call centres) is centrally controlled. Access requests must be supported by a request from senior management.
- Access authorisation is layered and access authorisations are specific to the job function of each staff member. For example, staff with responsibility for fault management have no access to credit card information. Staff are only trained in areas of the system specific to the function of their job.
- Functional restrictions apply. Remote access is only available to selected senior staff members. Measures are taken to prevent printing, copying or recording of customer information that can be accessed electronically. For example, call centre team members work in a paperless environment, cannot print information and are not permitted to have mobile phones or cameras on the call centre floor.
- Account and system access and modification is logged to enable access or modification of any customer record by any staff member to be identified. Audits of access logs are conducted periodically.
- Our employees undergo privacy and information security training on induction and are required to sign acknowledgements of their obligations in relation information security and appropriate use of our IT systems.
- We have contractual arrangements in place with our agents, service providers and affiliates that require them to have comply with applicable privacy laws and Inspired broadband Pty Ltd privacy policies. Our contractual arrangements with third parties who are outside Australia are designed to ensure that personal information transferred to those parties is afforded the same level of protection as would apply to the information in Australia.

## Can you access or correct personal information Inspired broadband Pty Ltd holds about you?

You have a right to access personal information we hold about you. If your request is particularly complex or requires detailed searching of our records, there may be a cost to you in order for us to provide you with this information. If you believe there are errors in the information we hold about you, you have a right to ask us to correct the information.

However, we are not required to provide access where we believe doing so would:

- prejudice law enforcement or crime prevention activities;
- pose a serious threat to health or safety;
- have an unreasonable impact on the privacy of other individuals;
- prejudice Inspired broadband Pty Ltd in legal proceedings or negotiations with you;
- reveal information connected with a commercially sensitive decision making process; or
- be contrary to law.

If you wish to have access to information Inspired broadband Pty Ltd holds about you, you should contact our Customer Service.

## Dealing with Inspired broadband Pty Ltd on-line

This Privacy Policy also applies to personal information that you email to us, provide by using our website or provide via social media sites. We store the Internet Protocol (IP) address of your computer when you visit our site. This information is used only to create broad demographic summaries of where our users come from. Our use of these IP addresses, however, does not go so far as to identify the actual users of the site.

We collect personal information about the other websites that are visited by computers that are used to visit our site. This

information may be aggregated to provide us with information about the types of webpages and websites, or particular webpages and websites, visited by computers that use our site.

Our website may use cookies and web-beacons. While cookies and web beacons can be used to statistically monitor and analyse the use of our site and to identify information about the computer used to visit our site, we do not use them for that purpose and will not attempt to use them to identify or target individual visitors to our website.

Note that this privacy policy does not apply to, and Inspired broadband Pty Ltd is not responsible for, the use of, or the protection of information provided to, other websites linked to this website.

## Complaints and further information

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If you believe your privacy has been interfered with and wish to make a complaint, please contact our Privacy Officer. The Privacy Officer will investigate your complaint and notify you of the outcome.

If it appears from your complaint that there has been an interference with privacy by a person other than Inspired broadband Pty Ltd, the Privacy Officer may discuss the complaint with that person in an attempt to resolve it.

If you are dissatisfied with the outcome of your complaint, or you do not receive a response to your complaint within 30 days, you may make a complaint to the Office of the Australian Information Commissioner (OAIC). Complaints to the OAIC must be made in writing. Where possible, complaints to the OAIC should be made through the online Privacy Complaint form, available at [www.oaic.gov.au/privacy/making-a-privacy-complain](http://www.oaic.gov.au/privacy/making-a-privacy-complain). If you would like further information on this Privacy Policy or if you have any concerns over the protection of your personal information, please contact:

Privacy officer

Attention : The Privacy Officer

Email : [enquiry@inspiredbroadband.com.au](mailto:enquiry@inspiredbroadband.com.au)

Address : Suite 10.01, 3 Bowen Crescent, Melbourne VIC 3004