

Community Telco Australia Pty Ltd
PO Box 1187
Bendigo VIC 3552
Telephone 1300 743 303
Facsimile 1300 224 569
email address: service@communitytelco.com.au
web address: www.communitytelco.com.au



Community Telco Privacy Policy

This Privacy Policy contains important information about your personal information.

It sets out how Community Telco safeguards your privacy. In this document, Community Telco ('we' or 'our') refers to Community Telco Australia Pty Ltd.

Information about how we handle your credit related information is contained in our Credit Management Policy which is available on our website.

Community Telco recognises the importance of protecting your privacy. We are committed to ensuring the continued integrity and security of the personal information you entrust to us.

We appreciate that the success of our business is largely dependent upon a relationship of trust being established and maintained with past, current and prospective customers, and other individuals with whom we conduct business. We will therefore continue to collect and manage your personal information with a high degree of diligence and care.

Our aim is to comply at all times with the privacy laws (incorporating the Australian Privacy Principles) that apply to us. If you have a comment, query or complaint regarding a privacy matter, we encourage you to discuss it with us.

Collection

We usually collect personal information directly from you. Sometimes we collect or confirm this information from a third party such as a credit reporting body. We will use reasonable efforts to obtain your consent to do this.

We collect personal information that includes details such as your:

- Name
- Address
- Date of birth
- Contact details (such as phone and fax numbers, e-mail addresses)
- Details of the credit card or bank account from which payments to us will be made
- Identity verifications details such as your driver's license or Passport number
- 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

If you choose not to provide us with certain personal information (e.g. your driver's license number) we may not be able to provide you with the services you require or the plan you have requested.

In some cases, we may need to collect sensitive information about you (such as health related information). We will first seek your consent to collect such information where we are required to do so.

As part of our business operations we also collect personal information from other individuals such as non-corporate suppliers. Where you are not a customer of ours you may still seek confirmation as to whether we hold information in relation to you.

When you visit our websites, either we or our service provider will record information (such as your computer's IP address and top level domain name, the type of browser you are using, the date, time and pages accessed) in relation to your visit for statistical purposes. This information is collected as aggregated data and the user remains anonymous. We do not

attempt to identify users of our websites except where we specifically ask for your personal information, which includes online ordering and online services that we provide.

Use and disclosure

We use your personal information in order to:

- Provide you with telecommunications products and services (including situations where we are an agent for another product issuer)
- Supply services and equipment to you
- Identify you and to assess your application for service
- Assist you with your queries or concerns (including for investigation or resolution of disputes relating to any services or equipment provided to you);
- Issue you with invoices and to collect fees and any other debts you owe to us in connection with our agreement
- For the purposes of preventing fraud or any other illegal activity
- Comply with any legal or regulatory obligations imposed on us
- Perform our necessary business functions (such as internal audit investigations, performance reporting, research, product development and planning).

To do this, we may disclose your personal information to organisations that carry out functions on Community Telco's behalf. This may include for example mailing and printing houses, other suppliers, our agents, credit reporting agencies and our contractors. Our agreements with these entities ensure this information is only used to carry out functions on our behalf.

Depending upon the type of product you have requested, we may also disclose your personal information to credit reporting bodies, to other suppliers (including for the purpose of provisioning services or equipment and providing particulars of calls and call charges for interconnection and invoicing purposes); and other persons who provide services to us in connection with the services and equipment we supply to you (including to our resellers, outsourced installation and repair service companies).

We may disclose your personal information to your authorised account representatives or appointed advocates.

If you elect to participate in a loyalty program with us, we may also disclose your personal information to other persons with whom we have established or will establish the loyalty program to enable you to participate in it.

We may disclose your personal information to government agencies, law enforcement authorities and other persons as required by law, including disclosures to the manager of the Integrated Public Number Database.

We are required by law to provide your name, address, telephone service number and other public number customer details to the manager of the Integrated Public Number Database (IPND) for the management and verification of your telephone number(s), assistance to emergency services and law enforcement agencies and for other approved purposes.

We may also use your personal information to tell you about other products and services we think you may be interested in. This may include products and services offered or distributed by us or the companies we are associated with. You can opt out of receiving this information (see below – **Opting out of product promotions**). We do not sell your personal information to third parties.

We provide services to a number of business partners and their customers. In order to provide these services, personal information may be used and exchanged. The information of these customers is given the same level of protection and treated in the same way as for customers of Community Telco.

Where we have collected your personal information on behalf of another party (for example, where we are an agent for another product issuer) the use of your personal information by that party is governed by their privacy policy. You should contact them to understand how they might use your personal information.

Disclosure to overseas recipients

In some cases, your personal information may be disclosed to organisations overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

Access and correction

In most cases you can gain access to your personal information held by us.

We will also take reasonable steps to amend or correct your personal information to keep it accurate and up-to-date. Please contact us if you would like to access or request a correction of your personal information (see '[Contacting us](#)' below).

Opting out of product promotions

You can opt out of receiving direct marketing material at any time by contacting us (see '[Contacting us](#)' below).

If you do opt out, we will continue to provide information in relation to your existing accounts or facilities only (including new features or products related to these accounts/facilities).

Storage and security of your personal information

We will take reasonable steps to keep the personal information that we hold about you secure to ensure that it is protected from loss, unauthorised access, use, modification or disclosure.

Your personal information is stored within secure systems that are protected in controlled facilities. Our employees and authorised agents are obliged to respect the confidentiality of any personal information held by us.

Our website and the use of cookies

We use our best efforts to ensure that information received via our websites remains secured within our systems. We are regularly reviewing developments in online security; however, users should be aware that there are inherent risks in transmitting information across the internet. Information transmitted via our websites is protected by a 128-bit encryption technology.

We use cookies on our websites. Cookies can make using our websites easier by storing information about your preferences and enabling you to take full advantage of our services. Cookies are very small text files that a website can transfer to your computer's hard drive for record keeping.

We may also use cookies so that we can determine which parts of our websites are visited most often, or whether you visited our site from a banner advertisement for one of our products and services on another party's website.

Sometimes cookies are used by a third party service provider with whom we have an agreement to monitor the success of our marketing campaigns. The third party service provider uses the cookies to collect information such as when you visited our site, your browser type and the server that your computer is logged in to.

The information is used in an aggregate form and generally no personal information is collected by the third party service provider. Our agreements with these third parties ensure this information is only used to carry out functions on our behalf, and if any personal information is collected the confidentiality of that information is maintained.

We may also use cookies so that we can see which parts of our websites you visit when you access those websites. We may use this information for marketing products and services to you. We keep this information confidential and we do not disclose it to third parties.

Most internet web browsers are pre-set to accept cookies to enable full use of websites that employ them. However, if you do not wish to receive any cookies you may configure your browser to reject them or receive a warning when cookies are being used. In some instances, this may mean that you will not be able to use some or all of the services provided on our websites. However you may still be able to access information-only pages.

Changes to this policy

From time to time, it may be necessary for us to review our Privacy Policy and the information contained in this document. We will notify you of any changes by posting an updated version on our website.

Privacy concerns or complaints

If you have concerns or wish to make a complaint regarding the handling of your personal information by us please contact us (see below – ‘**Contacting us**’). We will promptly investigate your complaint and notify you of the outcome. If you are still not satisfied with the outcome of your complaint you may in some cases refer your complaint to the Telecommunications Industry Ombudsman (tel. 1800 062 056, web www.tio.com.au), or the Office of the Australian Information Commissioner (tel. 1300 363 992, web www.oaic.gov.au).

More information on our complaints process is available on our website.

Contacting us

If you have any questions about our Privacy Policy, what personal information we may hold in relation to you, or about the way we manage your personal information you can contact us as follows:

Community Telco Australia
PO Box 480
Bendigo Vic 3552
Tel: 1300 743 303
E-mail: service@communitytelco.com.au

Further information about privacy

You can find more information about privacy (including information about specific issues, answers to frequently asked questions and links to the 13 Australian Privacy Principles) on the Office of the Privacy Commissioner’s website at <http://www.oaic.gov.au/>

Date of Publication – March 2016