

Oztalk Communications Privacy Statement

Introduction

This privacy statement applies to all business activities of Oztalk Communications and its related and trading entities, including its website www.oztalk.com.au; to the extent that they affect or involve the collection, use, disclosure or handling of personal information.

Protecting Your Privacy

Oztalk Communications is committed to providing you with the highest levels of customer service. This includes protecting your privacy. Oztalk Communications is bound by the Commonwealth Privacy Act 1988, which sets out a number of principles concerning the protection of your personal information.

Set out below is information that Oztalk Communications is required to communicate to its customers. Oztalk Communications recommends that you keep this information for future reference.

Oztalk Communications

Oztalk Communications provides a range of telecommunication services, either through a particular division within Oztalk Communications or through one of its related companies.

Your personal information

Personal information held by Oztalk Communications may include your name, date of birth, current and previous addresses, telephone/mobile phone number, email address, bank account or credit card details, occupation, driver's licence number and your Oztalk Communications PIN, username or password. Oztalk Communications also holds details of your Oztalk Communications services (including their status).

If you choose not to provide certain personal information (e.g. your date of birth), Oztalk Communications may not be able to provide you with the services you require, or the level of service on which Oztalk Communications prides itself.

Occasionally, you may need to provide personal information about other individuals to Oztalk Communications (e.g. about your authorised representatives). If so, Oztalk Communications relies on you to inform those individuals that you are providing their personal information to Oztalk Communications and to advise them that Oztalk Communications can be contacted for further information (see 'How to contact us' below).

How we collect personal information

Oztalk Communications collects personal information in a number of ways, including:

- directly from you, when you provide information by phone or in application forms, or when you submit your personal details through Oztalk Communications web sites;
- from third parties such as Oztalk Communications related companies, credit reporting agencies or your representatives;
- from publicly available sources of information;
- from the organisations identified below under 'When Oztalk Communications discloses your personal information';
- from Oztalk Communications own records of how you use your Oztalk Communications services; or
- when legally required to do so.



How we use your personal information

Your personal information may be used to:

- verify your identity;
- assist you to subscribe to Oztalk Communications services;
- provide the services you require;
- administer and manage those services, including charging, billing and collecting debts;
- inform you of ways the services provided to you could be improved;
- conduct appropriate checks for credit-worthiness and for fraud;
- research and develop Oztalk Communications services;
- gain an understanding of your information and communication needs in order for Oztalk Communications to provide you with a better service; and
- maintain and develop Oztalk Communications's business systems and infrastructure, including testing and upgrading of these systems.

Also, your personal information is collected so that Oztalk Communications can promote and market its services to you (including by way of direct mail, telemarketing, SMS and MMS messages). Oztalk Communications does this to keep you informed of its products, services and special offers. If you do not wish Oztalk Communications to promote and market its products, services and special offers to you, please call 1300 859 835.

In relation to marketing and promotional material sent via email, Oztalk Communications will send such material only if you elect to receive it (i.e. opt-in) or if it is provided in response to your request.

When we disclose your personal information

In order to deliver the services you require, Oztalk Communications may disclose your personal information to organisations outside of Oztalk Communications and its subcontractors. Your personal information is disclosed to these organisations only in relation to Oztalk Communications providing its services to you. These organisations carry out Oztalk Communications:

- customer enquiries;
- mailing operations;
- billing and debt-recovery functions;
- information technology services;
- installation, maintenance and repair services;
- marketing, telemarketing and door-knocking services;
- market research; and
- web site usage analysis.

Oztalk Communications takes reasonable steps to ensure that these organisations are bound by confidentiality and privacy obligations in relation to the protection of your personal information.

In addition, Oztalk Communications may disclose your personal information to:

- your authorised representatives or your legal advisers (e.g. when requested by you to do so);
- credit-reporting and fraud-checking agencies;



- credit providers (for credit related purposes such as credit-worthiness, credit rating, credit provision and financing);
- Oztalk Communications related companies;
- Oztalk Communications professional advisers, including its accountants, auditors and lawyers;
- other telecommunication and information service providers (for example, if you obtain services from other providers, Oztalk Communications may need to disclose your personal information for billing purposes);
- government and regulatory authorities and other organisations, as required or authorised by law; and
- organisations who manage Oztalk Communications business and corporate strategies, including those involved in a transfer/sale of all or part of its assets or business (including accounts and trade receivables) and those involved in managing Oztalk Communications' corporate risk and funding functions (e.g. securitisation).

Calling Number Display

Oztalk Communications's Calling Number Display facility (CND) lets persons who receive phone calls identify who is calling them by displaying the caller's number. CND forms part of the ordinary telephony service that you purchase from Oztalk Communications.

Unless you have chosen to block your phone number, or have a silent line, CND will usually cause your phone number to be displayed (or logged) - locally and sometimes internationally - on a receiving caller's phone. In other words, CND will enable the disclosure of your phone number to receiving callers (and to other network operators) locally and internationally, unless you take the above measures.

For further information on CND (as well as on CND blocking), please call 1300 859 835.

Integrated Public Number Database

Oztalk Communications is required by law to maintain an industry-wide database of phone numbers, known as the Integrated Public Number Database (IPND). The IPND is used to publish public number directories, provide directory assistance, operate emergency call services and safeguard national security. The IPND is not used for other purposes.

To satisfy its legal obligations, Oztalk Communications is required to provide your phone number (as well as other personal information such as your name, address and service location) to the IPND. All other telecommunications carriers are required to do the same.

If you have a silent line, your number will not be published in public number directories or be disclosed by directory assistants, even though it must be provided to the IPND for the above uses.

Oztalk Communications's web sites

Oztalk Communications provides products and services via its various web sites. When you visit Oztalk Communications sites, its web servers record anonymous information such as the time, date and URL of the request. This information assists Oztalk Communications to improve the structure of its web sites and monitor their performance.

Oztalk Communications may use 'cookies' on various web sites. Cookies are an industry standard and most major web sites use them. A cookie is a small text file that our web sites may place on your computer. Usually, cookies are used as a means for Oztalk Communications web sites to remember your preferences. As such, cookies are designed to improve your experience of Oztalk Communications web sites.

In some cases, cookies may collect and store personal information about you. Oztalk Communications extends the same privacy protection to your personal information, whether gathered via cookies or from other sources. You can adjust your Internet browser to disable cookies or to warn you when cookies are being used. However, if you disable cookies, you may



not be able to access certain areas of our web sites or take advantage of the improved web site experience that cookies offer.

Oztalk Communications also collects Internet Protocol (IP) addresses. IP addresses are assigned to computers on the internet to uniquely identify them within the global network. Oztalk Communications collects and manages IP addresses as part of the service of providing internet session management and for security purposes.

Help us to ensure we hold accurate information

Oztalk Communications takes all reasonable precautions to ensure that the personal information it collects, uses and discloses is accurate, complete and up-to-date. However, the accuracy of that information depends to a large extent on the information you provide. That's why Oztalk Communications recommends that you:

- let Oztalk Communications know if there are any errors in your personal information; and
- keep Oztalk Communications up-to-date with changes to your personal information such as your name or address.

Data security

Oztalk Communications maintains sophisticated data security systems, networks and procedures. In particular all databases maintained by Oztalk Communications are protected by secure network links, which are complimented by password protection, virus protection and internal quality procedures.

Transborder Data Flows

Oztalk Communications will not transfer personal information relating to an individual outside Australia unless the individual has consented to such a transfer and Oztalk Communications has satisfied itself that the recipient of the personal information will uphold principles for the handling of personal information which are similar to the National Privacy Principles.

Sensitive and health related information

Oztalk Communications will apply particularly stringent procedures (including the provisions of the National Privacy Principles) to its collection, use, disclosure and handling of any personal information, which includes sensitive information (e.g. information concerning race, religion, political affiliations) or health information (e.g. information concerning an individual's medical condition). Where practicable, Oztalk Communications will maintain the anonymity of an individual in a database of personal health information unless the identity of the individual is necessary to perform a lawful activity.

You can access your personal information

You have a right to access your personal information, subject to some exceptions allowed by law. If you would like to do so, you will need to put your request in writing for, security reasons, and either send it by mail to Oztalk Communications, P.O. BOX 554, Mount Waverley VIC 3149 or by facsimile to 1300 859 836.

Oztalk Communications reserves the right to charge a fee for searching for and providing access to your information.

How to contact us

If you have any questions in relation to privacy, please contact Oztalk Communications on 1300 859 835 between 8.30am and 5.00pm, Monday to Friday (excluding National Australian Public Holidays)

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