ABOUT THIS PRIVACY STATEMENT

Murrumbidgee Irrigation Ltd ABN 39 084 943 037 (**MI**) recognises the importance of protecting the privacy of personal information it collects. This Privacy Statement describes MI's management of personal information.

MI respects rights to privacy under the *Privacy Act 1988* (Cth) and complies with both the Australian Privacy Principles and the requirements under the Notifiable Data Breach scheme.

When used in this Privacy Statement, "personal information" has the meaning given in the Act. In general terms, it is any information that identifies or can be used to identify individuals.

MI'S BUSINESS AND THE NEED TO COLLECT YOUR PERSONAL INFORMATION

MI's functions and activities principally revolve around the operation of a large rural water supply and drainage network by means of Water Entitlements and/or Water Delivery Contracts with irrigators. This includes the continual maintenance and upgrade of infrastructure to ensure the delivery of water to customer landholdings.

Incidental to this, ancillary services are provided consisting of but not limited to:

- The transportation of heavy plant and machinery owned by MI and/or external parties;
- Civil engineering design and contracting for irrigators and others;
- Provision of engineering and environmental consultancy services to irrigators and others;
- Provision of training services internally and externally;
- Acquiring and trading water entitlements and allocations.

MI collects your personal information so that it may be able to carry out the above core business objectives. Further, MI is also required to collect certain personal information under laws including but not limited to:

- the Privacy Act 1988 (Cth)
- the Water Act 2007 (Cth) and the legislative instruments made under it;
- the Competition and Consumer Act 2010 (Cth);
- the Water Management Act 2000 (NSW) and the legislative instruments made under it;
- MI's licences granted under the Water Management Act 2000 (NSW);
- MI's Environment Protection Licence under the *Protection of the Environment Operations Act* 1997 (NSW);
- the Corporations Act 2001 (Cth); and
- orders for disclosure made by a Court, Commission or Tribunal.

WHAT PERSONAL INFORMATION DOES MI COLLECT AND HOLD?

The personal information MI may collect includes, but is not limited to:

- ID information such as your name, postal and email address, telephone numbers, date of birth;
- Associated company names and details;
- Position or occupation;
- Business and financial data, including ABNs;
- Landholdings, land use, crops, crop areas, water use, and energy use;
- Records of meetings with you;
- Financial information, such as bank account details, credit card details, credit data, taxation details;
- Data about services or products you have obtained from MI or provide to MI;
- Details of transactions with MI, including contracts, contract performance, water entitlements and rights of access, water allocations and transformations and terminations of water rights and entitlements;
- Member details and shareholdings;
- Résumé or CV data of applicants for positions with MI;
- Tender data;
- Requests and submissions made by you;
- Health information that is required to be collected in line with State and or Federal laws and regulations,
- Other data you provide to MI;
- Any additional data necessary to fulfil a particular transaction or request; and
- Technical data from its website, including internet browser type, computer operating system and website domains. This data does not personally identify individuals.

Sometimes MI may need to collect sensitive information about you. This could include information about your health, vaccination status, or reasons relating to hardship. Unless required by law, MI will only collect sensitive information with your consent.

HOW DOES MI COLLECT YOUR PERSONAL INFORMATION?

MI primarily collects personal information from you, either personally; in forms, surveys, other documents or correspondence; by telephone, mail, email or via its website. MI will not collect personal information from its website unless it is provided voluntarily. In certain circumstances MI may collect personal information from third parties, including but not limited to landholding and crop data from stakeholder associations, title searches from Land & Property Information, Personal

Properties and Securities Register data, governmental landholding and property records, maps and infrastructure documentation.

You have the right to anonymity or you can provide a pseudonym when contacting MI, unless it is impracticable or identification is a legal requirement. If you do not provide your personal information to MI, it may not be able to:

- provide you with the product or service you want;
- manage or administer your service;
- verify your identity or protect against fraud; or
- provide you with important information, such as delivery restrictions or changes to your contract.

HOW DOES MI USE YOUR PERSONAL INFORMATION?

MI may collect, hold, use and disclose personal information for purposes including, but not limited to, the following:

- To communicate with you;
- To provide you with information about, or relating to, its services or products, and associated policy, regulation, developments, news and initiatives;
- To provide you with access to protected areas of its website;
- To process applications including licence applications, subdivision applications and on-farm works applications;
- To provide services and products and send requested communications;
- For internal administration, management, and quality control, including but not limited to maintenance of landholding, property and infrastructure records;
- To conduct transactions and manage its contracts with you;
- To determine water supply requirements and develop options for and conduct infrastructure works;
- For billing, account management and payment processing, including conducting credit checks and assessing financing requirements;
- To monitor, account for and reconcile water use, water allocations and balances;
- To conduct research and development of its services and products, and expand the quality and range of its offerings;
- To conduct and participate in policy research and development;
- To market its services and products and communicate new developments or offerings MI believes may be of interest;

- To audit and monitor licence compliance and contract compliance;
- To conduct and process tenders for products or services;
- To consider and process employment applications;
- To compile and maintain its register of members and shareholdings and registers of water entitlements and rights of access;
- To meet its statutory and licensing record-keeping, reporting and registration requirements;
- To undertake landholding assessments and investigations;
- To offer and conduct education and training courses;
- To comply with legal requirements;
- To notify you of important shareholder events, including Annual General Meetings and Member Director ballots;
- To search Land & Property Information and Personal Properties Security Registers for third party interests; and
- Any other purpose made known to you at the time of collection of your personal information.

You can opt out of receiving direct marketing information from MI at any time.

HOW DOES MI TAKE CARE OF YOUR PERSONAL INFORMATION?

MI stores information in different ways, including in paper and electronic form. The security of your personal information is important to MI and MI takes reasonable steps to protect it from misuse, interference and loss, and from unauthorised access, disclosure or loss. Some of the ways MI does this include:

- confidentiality requirements and privacy training of MI employees;
- document storage security policies;
- security measures to control access to MI systems and premises, including multi-factor authentication;
- only giving access to personal information to a person who is verified to be able to receive that information; and
- electronic security systems, such as firewalls and data encryption on MI's website.

MI can store personal information physically or electronically with third party data storage providers. Where this occurs, MI uses contractual arrangements to ensure those providers take appropriate measures to protect that information and restrict the uses to which they can put that information.

MI has a Data Breach Response Plan which deals with data loss, unauthorised access, unauthorised use, unauthorised disclosure, unauthorised copying and unauthorised modification. Unauthorised access or disclosure of personal information that a reasonable person would conclude will likely result

in serious harm to those individuals, constitutes an "eligible data breach". Serious harm refers generally to serious physical, emotional, financial or reputational harm. If an eligible data breach occurs, MI will notify each affected individual as soon as practicable and will notify the Australian Privacy & Information Commissioner. MI will provide a statement which contains a description of the eligible data breach and the information at risk, along with recommendations about what individuals can do to minimise their risk.

WHAT HAPPENS WHEN MI NO LONGER NEEDS YOUR INFORMATION?

MI will only keep your information for as long as it is required. After that, MI will destroy or de-identify your personal information.

WHO DOES MI SHARE YOUR PERSONAL INFORMATION WITH?

MI may disclose personal information as follows:

- To its agents, contractors or third-party service providers for the purposes of provision of administrative, computer/software hosting and management, order fulfilment, infrastructure/works, consultancy, billing, financing, credit reporting, printing, mail out or other services and products in connection with the operation of its business. Any such third parties are under duties to MI to use such data only for the purpose for which it is provided and to keep such data confidential;
- To meet its statutory and licensing reporting and registration requirements, including disclosure to the Australian Competition and Consumer Commission, the Bureau of Meteorology, the NSW Minister responsible for administration of the *Water Management Act 2000* (NSW), the NSW Environment Protection Authority, and the NSW Government, as described in this Privacy Statement above; as required under funding and other contractual arrangements with the Commonwealth and NSW Government or governmental agencies; or in co-operation with Commonwealth and NSW governmental or quasi-governmental departments, entities and authorities;
- To prospective members of the Board in connection with Board elections;
- To potential employers of current or former employees for the purposes of employment verification, including term of employment and position(s) held;
- To law enforcement agencies or relevant third parties, if it suspects that unlawful activity has been, is being, or may be, engaged in, and disclosure is a necessary part of its investigations; and
- Where required or authorised under law.

MI may also provide third parties with aggregated, de-identified data that does not include personal information.

MI will not sell, rent or market personal information to third parties.

Cookies

MI may store some data on your computer when its website is accessed, in the form of a "cookie" or similar file. This allows MI to tailor a website to better match your interests and preferences. MI's "cookies" do not collect personal information. You can configure your systems to block "cookies" or receive warnings if "cookies" are trying to be stored.

Overseas disclosure of personal information

MI may store some personal information overseas in electronic form using cloud-based services. MI takes reasonable steps to ensure that the recipient does not breach the APPs in relation to that information.

Use of MI Website

When using MI's website, you acknowledge that no data transmission over the internet is 100% secure. MI strives to protect personal information from misuse, loss and unauthorised access. However, you acknowledge that MI cannot guarantee the security of any information transmitted to MI over the internet. Once MI receives a transmission, MI will take reasonable commercial steps to ensure its security.

Links to other websites

MI's website may contain links to other websites by way of hyperlinks from its website, and this Privacy Statement has no application to those websites. MI is not responsible for the privacy practices or the content of those websites. Users should make their own enquiries as to the privacy standards for any linked website.

HOW DO YOU ACCESS YOUR PERSONAL INFORMATION?

Access to your personal information held by MI may be requested by you at any time by contacting MI. MI will endeavour to provide access to the data by suitable means (e.g. by emailing or mailing it, or by allowing inspection of the record). Where there is no entitlement to access data, MI will provide the reasons why. MI will not charge for simply making a request, but a fee may be charged based on costs to source and supply the requested information.

HOW DO YOU CORRECT YOUR PERSONAL INFORMATION?

If you believe your personal information held by MI is incorrect, incomplete or inaccurate, then you may request amendment of it. A "Correction of Personal Information Form" is available from MI's offices or can be downloaded from http://www.mirrigation.com.au/Customers/Forms. MI will then consider if the data requires amendment, and if appropriate, amend it. If MI does not agree that there are grounds for amendment, MI will provide you with the reasons why, and add a note to the personal information stating that you disagree with it.

HOW DO YOU MAKE A COMPLAINT?

If you have any concerns, or wish to complain about any aspect of MI's Privacy Statement, or believes MI has breached your privacy, you should contact MI at the address below.

Following receipt of a concern or complaint MI will undertake actions including, but not limited to, the following:

- Instructing its Legal Advisor to investigate the concern or complaint;
- Taking any necessary corrective or remedial action; and
- Notifying you of the outcomes and actions taken.

The Legal Advisor will investigate the issue and determine the steps (if any) that MI will undertake to resolve your complaint. MI will contact you if it requires any additional information from you and will

notify you in writing of the outcome of the investigation. If you are not satisfied with MI's determination, you can contact MI to discuss your concerns or complain to the Australian Privacy Commissioner via www.oaic.gov.au.

If MI is unable to satisfactorily resolve any concerns or complaints, you can contact the Office of the Australian Information Commissioner to progress your issue.

CONTACTING MI

Murrumbidgee Irrigation Limited
Legal Advisor
info@mirrigation.com.au
86 Research Station Road
Hanwood NSW 2680
Locked Bag 6010
Griffith NSW 2680
02 6962 0200

CHANGES

MI may change this Privacy Statement from time to time. All changes to this Privacy Statement will be posted as an updated version on MI's website.