

This Privacy Policy applies to all *personal information* collected by **SalaryOne Pty Ltd** (ACN 138 044 774).

SalaryOne respects your privacy and SalaryOne comply with the Commonwealth *Privacy Act 1998* (“**Act**”). The Act requires SalaryOne to provide this Privacy Policy to you on request. This policy sets out SalaryOne’s policies for management of *personal information*. This policy was released on 15 May 2017 but may be superseded at any time in the future. A copy of the then current Privacy Policy can be obtained at [www.salaryone.com.au](http://www.salaryone.com.au).

The Act defines “*Personal information*” as meaning “*information or an opinion (including information or an opinion forming part of a database), whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion*”, which is a very wide definition; and

The Act defines “*Sensitive Information*” as meaning (a) information or an opinion about an individual’s: (i) racial or ethnic origin; or (ii) political opinions; or (iii) membership of a political association; or (iv) religious beliefs or affiliations; or (v) philosophical beliefs; or (vi) membership of a professional or trade association; or (vii) membership of a trade union; or (viii) sexual orientation or practices; or (ix) criminal record; that is also personal information; or (b) health information about an individual; or (c) genetic information about an individual that is not otherwise health information; or (d) biometric information that is to be used for the purpose of automated biometric verification or biometric identification; or (e) biometric templates.

## PART 1—CONSIDERATION OF PERSONAL INFORMATION PRIVACY

### *Australian Privacy Principle 1 — Open and Transparent Management of Personal Information*

1.1 SalaryOne manages personal information in an open and transparent way.

#### *Compliance with the Australian Privacy Principles etc.*

1.2 SalaryOne takes such steps as are reasonable in the circumstances to implement practices, procedures, and systems relating to SalaryOne’s functions and activities that:

- (a) ensure that SalaryOne complies with the Australian Privacy Principles and any APP Code that may apply to SalaryOne; and
- (b) enable SalaryOne to deal with inquiries or complaints from individuals about its compliance with the Australian Privacy Principles or any such code.

#### *APP Privacy Policy*

1.3 SalaryOne has a clearly expressed and up to date policy (the *APP privacy policy*) about the management of personal information by SalaryOne, namely this document.

1.4 SalaryOne’s APP privacy policy contains the following information:

- (a) The kinds of personal information that SalaryOne collects and holds, namely:
  - (i) your name (if provided);
  - (ii) email address;
  - (iii) mobile number (if provided);
  - (iv) postal code (if provided);
  - (v) the device’s IP or Mac address that accesses SalaryOne’s service; and
  - (vi) any other information which you provide when logging on to the service.
- (b) How SalaryOne collects and holds personal information, namely personal information which is:
  - (i) collected directly from you through using SalaryOne’s service;
  - (ii) stored either in hardcopy documents, on electronic media, or in SalaryOne’s software or systems; and
  - (iii) secured by having processes in place that includes encryption of all data when it is transferred to SalaryOne’s service providers and limitations on access to personal information within SalaryOne’s organisation.
- (c) The purposes for which SalaryOne collects, holds, uses and discloses personal information, namely:
  - (i) identifying and corresponding with you and other parties generally to enable SalaryOne to conduct SalaryOne’s business, provide and market SalaryOne’s services, and to meet SalaryOne’s legal and other obligations in respect to the provision of services;
  - (ii) matters implicit in SalaryOne’s management including, but not limited to:
    - A. service monitoring, planning, evaluation, and accreditation activities, and compliance with quality assurance audits;
    - B. the type of device that has connected to the service (e.g. iPhone, Android, Blackberry, iPod);
    - C. the time that you have logged on to the service; and
    - D. the amount of data that was uploaded or downloaded.
  - (iii) marketing various other products and services;
  - (iv) any more specific purpose given at the time of the collection; and
  - (v) generally anything necessary and expedient to achieve the above.

- (d) How an individual may access personal information about the individual that is held by SalaryOne and seek the correction of such information, namely by contacting SalaryOne at:
- SalaryOne Pty Ltd** (ACN 138 044 774)  
 PO Box 405, Floreat WA 6014  
 E-Mail: [julian@salaryone.com.au](mailto:julian@salaryone.com.au)  
 Web: [www.salaryone.com.au](http://www.salaryone.com.au)  
 Privacy Officer: **Mr Julian Keys**
- (e) How an individual may complain about a breach of the Australian Privacy Principles, or a registered APP code (if any) that binds SalaryOne, and how SalaryOne will deal with such a complaint, namely:
- (i) an individual may make a complaint by contacting SalaryOne via the contact details provided at clause 1.4(d).  
 (ii) SalaryOne deals with complaints by investigating the complaint and taking the appropriate action.
- (f) Whether SalaryOne is likely to disclose personal information to overseas recipients, namely SalaryOne does not disclose personal information to overseas recipients, except to the extent that the information is stored on servers abroad.
- (g) If SalaryOne is likely to disclose personal information to overseas recipients, the countries in which such recipients are likely to be located if it is practicable to specify those countries in the policy, namely the servers referred to in clause 1.4(f) SalaryOne believe are:
- (i) USA;  
 (ii) United Kingdom; and  
 (iii) New Zealand.

*Availability of APP Privacy Policy, etc.*

- 1.5 SalaryOne takes such steps as are reasonable in the circumstances to make its APP privacy policy available:
- (a) free of charge; and  
 (b) in such form as is appropriate.

Note: SalaryOne makes its APP privacy policy available on SalaryOne's website.

- 1.6 If a person or body requests a copy of SalaryOne's APP privacy policy in a particular form, SalaryOne takes such steps as are reasonable in the circumstances to give the person or body a copy in that form.

***Australian Privacy Principle 2 — Anonymity and Pseudonymity***

- 2.1 Individuals do not have the option of not identifying themselves, or of using a pseudonym, when dealing with SalaryOne in relation to a particular matter.

**PART 2—COLLECTION OF PERSONAL INFORMATION**

***Australian Privacy Principle 3 — Collection of Solicited Personal Information***

*Personal Information other than Sensitive Information*

- 3.1/3.2 SalaryOne does not collect personal information (other than sensitive information) unless the information is reasonably necessary for, or directly related to, one or more of SalaryOne's functions or activities.

*Sensitive Information*

- 3.3 SalaryOne does not collect sensitive information about an individual unless:
- (a) the individual consents to the collection of the information and the information is reasonably necessary for one or more of SalaryOne's functions or activities; and  
 (b) subclause 3.4 applies in relation to the information.
- 3.4 This subclause applies in relation to sensitive information about an individual if:
- (a) the collection of the information is required or authorised by or under an Australian law or a court/tribunal order; or  
 (b) a permitted general situation exists in relation to the collection of the information by SalaryOne; or  
 (c) a permitted health situation exists in relation to the collection of the information by SalaryOne.

Note: For *permitted general situation*, see section 16A of the Act. For *permitted health situation*, see section 16B of the Act.

*Means of Collection*

- 3.5 SalaryOne collects personal information only by lawful and fair means.
- 3.6 SalaryOne collects personal information about an individual only from the individual unless it is unreasonable or impracticable to do so.

*Solicited Personal Information*

- 3.7 This principle applies to the collection of personal information that is solicited by SalaryOne.

**Australian Privacy Principle 4 — Dealing with Unsolicited Personal Information**

- 4.1 If:
- (a) SalaryOne receives personal information; and
  - (b) SalaryOne did not solicit the information,
- ... SalaryOne will, within a reasonable period after receiving the information, decide whether or not SalaryOne could have collected the personal information under Australian Privacy Principle 3.
- 4.2 SalaryOne may use or disclose the personal information for the purposes of making the decision under subclause 4.1.
- 4.3 If:
- (a) SalaryOne decides that SalaryOne could not have collected the personal information; and
  - (b) the personal information is not contained in a Commonwealth record,
- ... SalaryOne will, as soon as practicable but only if it is lawful and reasonable to do so, destroy the information or ensure that the information is de-identified.
- 4.4 If subclause 4.3 does not apply in relation to the personal information, Australian Privacy Principles 5 to 13 apply in relation to the information as if SalaryOne had collected the information under Australian Privacy Principle 3.

**Australian Privacy Principle 5 — Notification of the Collection of Personal Information**

- 5.1 At or before the time or, if that is not practicable, as soon as practicable after, SalaryOne collects personal information about an individual, SalaryOne will take such steps as are reasonable in the circumstances:
- (a) to notify the individual of such matters referred to in subclause 5.2 as are reasonable in the circumstances; or
  - (b) to otherwise ensure that the individual is aware of any such matters.
- 5.2 The matters for the purposes of subclause 5.1 are as follows:
- (a) The identity and contact details of SalaryOne, namely the contact details provided at clause 1.4(d):
  - (b) If:
    - (i) SalaryOne collects the personal information from someone other than the individual; or
    - (ii) the individual may not be aware that SalaryOne has collected the personal information,
 ... the fact that SalaryOne so collects, or has collected, the information and the circumstances of that collection, namely:
    - (iii) when the information was collected;
    - (iv) from whom the personal information was collected, unless if doing so would be an interference with the privacy of that individual (for example, the use or disclosure breaches Australian Privacy Principle 6 because that individual would not reasonably expect their personal information to be disclosed in an Australian Privacy Principle 5 notice and no other exception in Australian Privacy Principle 6 applies) (see Australian Privacy Principle 6); and
    - (v) the method of collection, for example, whether that personal information was collected through use of software (such as cookies), or biometric technology (such as voice or facial recognition).
  - (c) If the collection of the personal information is required or authorised by or under an Australian law or a court/tribunal order, the fact that the collection is so required or authorised (including the name of the Australian law, or details of the court/tribunal order, that requires or authorises the collection).
  - (d) The purposes for which SalaryOne collects the personal information, namely the purposes referred to at clause 1.4(c).
  - (e) The main consequences for the individual if all or some of the personal information is not collected by SalaryOne, namely:
    - (i) you may not be eligible to use SalaryOne's service; or
    - (ii) SalaryOne may not be able to properly investigate or resolve your complaint.
 Note: This is not an extensive list of consequences that may result if personal information is not collected, but just some examples of possible consequences.
  - (f) Any other APP entity, body or person, or the types of any other APP entities, bodies or persons, to which SalaryOne usually discloses personal information of the kind collected by SalaryOne, namely the organisations (or the types of organisations) to which SalaryOne usually discloses personal information are:
    - (i) SalaryOne's clients and other parties to their transactions and other representatives of those other parties;
    - (ii) SalaryOne's own lawyers, accountants and auditors, including quality auditors and advisers if necessary for SalaryOne to provide its services or conduct its business;
    - (iii) contractors that provide information technology services and the like, if necessary for them to provide their services to SalaryOne's business, and
    - (iv) other persons or organisations that need to be given *personal information* in order for SalaryOne to provide SalaryOne's services and conduct SalaryOne's businesses properly.

- (g) That SalaryOne's APP privacy policy contains information about how the individual may access the personal information about the individual that is held by SalaryOne and seek the correction of such information, namely via the contact details provided at clause 1.4(d).
- (h) That SalaryOne's APP privacy policy contains information about how the individual may complain about a breach of the Australian Privacy Principles, or a registered APP code (if any) that binds SalaryOne, and how SalaryOne will deal with such a complaint, namely via the contact details provided at clause 1.4(d).
- (i) Whether SalaryOne is likely to disclose the personal information to overseas recipients, namely SalaryOne do not disclose personal information to overseas recipients, except to the extent that the information is stored on servers abroad.
- (j) If SalaryOne is likely to disclose the personal information to overseas recipients, the countries in which such recipients are likely to be located if it is practicable to specify those countries in the notification or to otherwise make the individual aware of them, namely the servers referred to in clause 5.2(i) SalaryOne believe are the countries referred to in clause 1.4(g).

### **PART 3—DEALING WITH PERSONAL INFORMATION**

#### ***Australian Privacy Principle 6 — Use or Disclosure of Personal Information***

##### *Use or Disclosure*

- 6.1 If SalaryOne holds personal information about an individual that was collected for a particular purpose (the primary purpose), SalaryOne does not use or disclose the information for another purpose (the secondary purpose) unless:
- (a) the individual has consented to the use or disclosure of the information; or
  - (b) subclause 6.2 or 6.3 applies in relation to the use or disclosure of the information.
- Note: Australian Privacy Principle 8 sets out requirements for the disclosure of personal information to a person who is not in Australia or an external Territory.
- 6.2 This subclause applies in relation to the use or disclosure of personal information about an individual if:
- (a) the individual would reasonably expect SalaryOne to use or disclose the information for the secondary purpose and the secondary purpose is:
    - (i) if the information is sensitive information—directly related to the primary purpose; or
    - (ii) if the information is not sensitive information—related to the primary purpose; or
  - (b) the use or disclosure of the information is required or authorised by or under an Australian law or a court/tribunal order; or
  - (c) a permitted general situation exists in relation to the use or disclosure of the information by SalaryOne; or
  - (d) a permitted health situation exists in relation to the use or disclosure of the information by SalaryOne; or
  - (e) SalaryOne reasonably believes that the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body.
- 6.4 SalaryOne takes such steps as are reasonable in the circumstances to ensure that the information is de-identified before SalaryOne discloses it in accordance with subclause 6.1 or 6.2.

##### *Written Note of Use or Disclosure*

- 6.5 If SalaryOne uses or discloses personal information in accordance with paragraph 6.2(e), SalaryOne makes a written note of the use or disclosure.

##### *Related Bodies Corporate*

- 6.6 If SalaryOne collects personal information from a related body corporate, this principle applies as if SalaryOne's primary purpose for the collection of the information were the primary purpose for which the related body corporate collected the information.

##### *Exceptions*

- 6.7 This principle does not apply to the use or disclosure by SalaryOne of:
- (a) personal information for the purpose of direct marketing; or
  - (b) government related identifiers.

#### ***Australian Privacy Principle 7 — Direct Marketing***

##### *Direct Marketing*

- 7.1 If SalaryOne holds personal information about an individual, SalaryOne does not use or disclose the information for the purpose of direct marketing except as permitted by subclauses 7.2, 7.3, 7.4 and 7.5.

##### *Exceptions—Personal Information other than Sensitive Information*

- 7.2 SalaryOne may use or disclose personal information (other than sensitive information) about an individual for the purpose of direct marketing if:
- (a) SalaryOne collected the information from the individual;
  - (b) the individual would reasonably expect SalaryOne to use or disclose the information for that purpose;

- (c) SalaryOne provides a simple means by which the individual may easily request not to receive direct marketing communications from SalaryOne; and
  - (d) the individual has not made such a request to SalaryOne.
- 7.3 SalaryOne may use or disclose personal information (other than sensitive information) about an individual for the purpose of direct marketing if:
- (a) SalaryOne collected the information from:
    - (i) the individual and the individual would not reasonably expect SalaryOne to use or disclose the information for that purpose; or
    - (ii) someone other than the individual; and
  - (b) either:
    - (i) the individual has consented to the use or disclosure of the information for that purpose; or
    - (ii) it is impracticable to obtain that consent; and
  - (c) SalaryOne provides a simple means by which the individual may easily request not to receive direct marketing communications from SalaryOne; and
  - (d) in each direct marketing communication with the individual:
    - (i) SalaryOne includes a prominent statement that the individual may make such a request; or
    - (ii) SalaryOne otherwise draws the individual's attention to the fact that the individual may make such a request; and
  - (e) the individual has not made such a request to SalaryOne.

*Exception—Sensitive Information*

- 7.4 SalaryOne may use or disclose sensitive information about an individual for the purpose of direct marketing if the individual has consented to the use or disclosure of the information for that purpose.

*Exception—Contracted Service Providers*

- 7.5 SalaryOne may use or disclose personal information for the purpose of direct marketing if:
- (a) SalaryOne is a contracted service provider for a Commonwealth contract;
  - (b) SalaryOne collected the information for the purpose of meeting (directly or indirectly) an obligation under the contract; and
  - (c) the use or disclosure is necessary to meet (directly or indirectly) such an obligation.

*Individual may Request not to Receive Direct Marketing Communications etc.*

- 7.6 If SalaryOne uses or discloses personal information about an individual:
- (a) for the purpose of direct marketing by SalaryOne; or
  - (b) for the purpose of facilitating direct marketing by other organisations;
- ... the individual may:
- (c) if paragraph (a) applies—request not to receive direct marketing communications from SalaryOne;
  - (d) if paragraph (b) applies—request SalaryOne not to use or disclose the information for the purpose referred to in that paragraph; and
  - (e) request SalaryOne to provide its source of the information.
- 7.7 If an individual makes a request under subclause 7.6, SalaryOne will not charge the individual for the making of, or to give effect to, the request and:
- (a) if the request is of a kind referred to in paragraph 7.6(c) or (d) - SalaryOne will give effect to the request within a reasonable period after the request is made; and
  - (b) if the request is of a kind referred to in paragraph 7.6(e) - SalaryOne will, within a reasonable period after the request is made, notify the individual of its source unless it is impracticable or unreasonable to do so.

*Interaction with other Legislation*

- 7.8 This principle does not apply to the extent that any of the following apply:
- (a) the *Do Not Call Register Act 2006*;
  - (b) the *Spam Act 2003*;
  - (c) any other Act of the Commonwealth, or a Norfolk Island enactment, prescribed by the regulations.

***Australian Privacy Principle 8 — Cross-Border Disclosure of Personal Information***

- 8.1 Before SalaryOne discloses personal information about an individual to a person (the overseas recipient):
- (a) who is not in Australia or an external Territory; and
  - (b) who is not SalaryOne or the individual,
- ... SalaryOne takes such steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach the Australian Privacy Principles (other than Australian Privacy Principle 1) in relation to the information.

- 8.2 Subclause 8.1 does not apply to the disclosure of personal information about an individual by SalaryOne to the overseas recipient if:
- (a) SalaryOne reasonably believes that:
    - (i) the recipient of the information is subject to a law, or binding scheme, that has the effect of protecting the information in a way that, overall, is at least substantially similar to the way in which the Australian Privacy Principles protect the information; and
    - (ii) there are mechanisms that the individual can access to take action to enforce that protection of the law or binding scheme; or
  - (b) both of the following apply:
    - (i) SalaryOne expressly informs the individual that if he or she consents to the disclosure of the information, subclause 8.1 will not apply to the disclosure;
    - (ii) after being so informed, the individual consents to the disclosure; or
  - (c) the disclosure of the information is required or authorised by or under an Australian law or a court/tribunal order; or
  - (d) a permitted general situation exists in relation to the disclosure of the information by SalaryOne, other than a situation where the collection, use or disclosure is reasonably necessary for
    - (i) the establishment, exercise or defence of a legal or equitable claim; or
    - (ii) the purposes of a confidential alternative dispute resolution process.

### ***Australian Privacy Principle 9 — Adoption, Use or Disclosure of Government Related Identifiers***

#### *Adoption of Government Related Identifiers*

- 9.1 SalaryOne does not adopt a government related identifier of an individual as its own identifier of the individual unless:
- (a) the adoption of the government related identifier is required or authorised by or under an Australian law or a court/tribunal order; or
  - (b) subclause 9.3 applies in relation to the adoption.

#### *Use or Disclosure of Government Related Identifiers*

- 9.2 SalaryOne does not use or disclose a government related identifier of an individual unless:
- (a) the use or disclosure of the identifier is reasonably necessary for SalaryOne to verify the identity of the individual for the purposes of SalaryOne's activities or functions; or
  - (b) the use or disclosure of the identifier is reasonably necessary for SalaryOne to fulfil its obligations to an agency or a State or Territory authority; or
  - (c) the use or disclosure of the identifier is required or authorised by or under an Australian law or a court/tribunal order; or
  - (d) a permitted general situation (other than the situation referred to in item 4 or 5 of the table in subsection 16A(1) of the Act) exists in relation to the use or disclosure of the identifier; or
  - (e) SalaryOne reasonably believes that the use or disclosure of the identifier is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body; or
  - (f) subclause 9.3 applies in relation to the use or disclosure.

Note 1: An act or practice of an agency may be treated as an act or practice of SalaryOne, see section 7A of the Act.

Note 2: For *permitted general situation*, see section 16A of the Act.

#### *Regulations about Adoption, Use, or Disclosure*

- 9.3 This subclause applies in relation to the adoption, use or disclosure by SalaryOne of a government related identifier of an individual if:
- (a) the identifier is prescribed by the regulations;
  - (b) SalaryOne is prescribed by the regulations, or is included in a class of organisations prescribed by the regulations; and
  - (c) the adoption, use or disclosure occurs in the circumstances prescribed by the regulations.

## **PART 4—INTEGRITY OF PERSONAL INFORMATION**

### ***Australian Privacy Principle 10 — Quality of Personal Information***

- 10.1 SalaryOne takes such steps as are reasonable in the circumstances to ensure that the personal information that SalaryOne collects is accurate, up to date and complete.
- 10.2 SalaryOne take such steps as are reasonable in the circumstances to ensure that the personal information that SalaryOne uses or discloses is, having regard to the purpose of the use or disclosure, accurate, up to date, complete and relevant.

### ***Australian Privacy Principle 11 — Security of Personal Information***

- 11.1 If SalaryOne holds personal information, SalaryOne takes such steps as are reasonable in the circumstances to protect the information:
- (a) from misuse, interference and loss; and
  - (b) from unauthorised access, modification or disclosure.



- 11.2 If:
- (a) SalaryOne holds personal information about an individual;
  - (b) SalaryOne no longer needs the information for any purpose for which the information may be used or disclosed by SalaryOne under this Schedule;
  - (c) the information is not contained in a Commonwealth record; and
  - (d) SalaryOne is not required by or under an Australian law, or a court/tribunal order, to retain the information,
- ... SalaryOne takes such steps as are reasonable in the circumstances to destroy the information or to ensure that the information is de-identified.

## PART 5—ACCESS TO, AND CORRECTION OF, PERSONAL INFORMATION

### *Australian Privacy Principle 12 — Access to Personal Information*

#### *Access*

12.1 If SalaryOne holds personal information about an individual, SalaryOne will, on request by the individual, give the individual access to the information.

#### *Exception to Access — Agency*

12.2 SalaryOne is not an agency and accordingly clause 12.2 is not applicable to SalaryOne.

#### *Exception to Access—Organisation*

12.3 Despite subclause 12.1, SalaryOne is not required to give the individual access to the personal information to the extent that:

- (a) SalaryOne reasonably believes that giving access would pose a serious threat to the life, health, or safety of any individual, or to public health or public safety; or
- (b) giving access would have an unreasonable impact on the privacy of other individuals; or
- (c) the request for access is frivolous or vexatious; or
- (d) the information relates to existing or anticipated legal proceedings between SalaryOne and the individual, and would not be accessible by the process of discovery in those proceedings; or
- (e) giving access would reveal the intentions of SalaryOne in relation to negotiations with the individual in such a way as to prejudice those negotiations; or
- (f) giving access would be unlawful; or
- (g) denying access is required or authorised by or under an Australian law or a court/tribunal order; or
- (h) both of the following apply:
  - (i) SalaryOne has reason to suspect that unlawful activity, or misconduct of a serious nature, that relates to SalaryOne's functions or activities has been, is being or may be engaged in; and
  - (ii) giving access would be likely to prejudice the taking of appropriate action in relation to the matter; or
- (i) giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body; or
- (j) giving access would reveal evaluative information generated within SalaryOne in connection with a commercially sensitive decision-making process.

#### *Dealing with Requests for Access*

12.4 SalaryOne will:

- (a) respond to the request for access to the personal information within a reasonable period after the request is made; and
- (b) give access to the information in the manner requested by the individual, if it is reasonable and practicable to do so.

#### *Other Means of Access*

12.5 If SalaryOne refuses:

- (a) to give access to the personal information because of subclause 12.2 or 12.3; or
- (b) to give access in the manner requested by the individual,

... SalaryOne will take such steps as are reasonable in the circumstances to give access in a way that meets the needs of SalaryOne and the individual.

12.6 Without limiting subclause 12.5, access may be given through the use of a mutually agreed intermediary.

#### *Access Charges*

12.7 SalaryOne is not an agency and accordingly clause 12.7 is not applicable to SalaryOne.

- 12.8 If SalaryOne charges the individual for giving access to the personal information, the charge will not be excessive and will not apply to the making of the request.

#### *Refusal to Give Access*

- 12.9 If SalaryOne refuses to give access to the personal information because of subclause 12.2 or 12.3, or to give access in the manner requested by the individual, SalaryOne will give the individual a written notice that sets out:
- (a) the reasons for the refusal except to the extent that, having regard to the grounds for the refusal, it would be unreasonable to do so;
  - (b) the mechanisms available to complain about the refusal; and
  - (c) any other matter prescribed by the regulations.
- 12.10 If SalaryOne refuses to give access to the personal information because of paragraph 12.3(j), the reasons for the refusal may include an explanation for the commercially sensitive decision.

### ***Australian Privacy Principle 13 — Correction of Personal Information***

#### *Correction*

- 13.1 If:
- (a) SalaryOne holds personal information about an individual; and
  - (b) either:
    - (i) SalaryOne is satisfied that, having regard to a purpose for which the information is held, the information is inaccurate, out of date, incomplete, irrelevant, or misleading; or
    - (ii) the individual requests SalaryOne to correct the information,
- ... SalaryOne will take such steps as are reasonable in the circumstances to correct that information to ensure that, having regard to the purpose for which it is held, the information is accurate, up to date, complete, relevant, and not misleading.

#### *Notification of Correction to Third Parties*

- 13.2 If:
- (a) SalaryOne corrects personal information about an individual that SalaryOne previously disclosed to another APP entity; and
  - (b) the individual requests SalaryOne to notify the other APP entity of the correction,
- ... SalaryOne will take such steps as are reasonable in the circumstances to give that notification unless it is impracticable or unlawful to do so.

#### *Refusal to Correct Information*

- 13.3 If SalaryOne refuses to correct the personal information as requested by the individual, SalaryOne will give the individual a written notice that sets out:
- (a) the reasons for the refusal except to the extent that it would be unreasonable to do so;
  - (b) the mechanisms available to complain about the refusal; and
  - (c) any other matter prescribed by the regulations.

#### *Request to Associate a Statement*

- 13.4 If:
- (a) SalaryOne refuses to correct the personal information as requested by the individual; and
  - (b) the individual requests SalaryOne to associate with the information a statement that the information is inaccurate, out of date, incomplete, irrelevant, or misleading,
- ... SalaryOne will take such steps as are reasonable in the circumstances to associate the statement in such a way that will make the statement apparent to users of the information.

#### *Dealing with Requests*

- 13.5 If a request is made under subclause 13.1 or 13.4, SalaryOne:
- (a) will respond to the request within a reasonable period after the request is made; and
  - (b) will not charge the individual for the making of the request, for correcting the personal information, or for associating the statement with the personal information (as the case may be).