



**Murray Irrigation**

## **PRIVACY POLICY**

**JUNE 2026**

**POLI-07-08**

[www.murrayirrigation.com.au](http://www.murrayirrigation.com.au)

PO BOX 528 DENILQUIN NSW 2710 | 1300 138 265

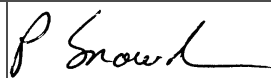
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## 1 Document Revision Summary

| Rev No | Rev Date   | Section Revised | Revision Description | Prepared by               | Checked by     | Approved by  |
|--------|------------|-----------------|----------------------|---------------------------|----------------|--------------|
| 2      | 18/06/2026 | Entire Policy   | Entire revision      | Will Crammond             | ELT            | Board        |
| 1      | 19/11/2024 | Entire Policy   | Entire revision      | Executive Leadership Team | Nathan Holahan | Ron McCalman |

### 1.1 Approval Record

| Name            | Title              | Signature                                                                            | Date         |
|-----------------|--------------------|--------------------------------------------------------------------------------------|--------------|
| Phillip Snowden | Chair of the Board |  | Jun 30, 2026 |

This Privacy Policy (**Policy**) describes how Murray Irrigation Limited (ABN 23 067 197 933) (**Murray Irrigation, we, us and our**) collects, uses, discloses and manages personal information.

Murray Irrigation respects your rights to privacy under, and is bound by, the *Privacy Act 1988* (Cth) (**Privacy Act**) and the Australian Privacy Principles (**APPs**).

A Customer's Entitlements Contract (**Contract**) binds them to this Policy.

In this Policy, unless the contrary intention appears, a word or phrase defined in the Contract has the same meaning in this Policy.

When using this Policy, and unless the contrary intention appears, reference to "customer" includes "shareholders", and vice versa.

## 2 Personal information

When used in this Policy, "personal information" has the meaning given in the Privacy Act, being in general terms, information or opinion about an identified individual, or an individual who is reasonably identifiable.

Personal information may also include information which is "sensitive information" under the Privacy Act. Sensitive information includes, for example, information or an opinion about an individual's

health, racial or ethnic origin, criminal record or membership of a professional association, trade association or trade union.

### 3 Collection of personal information

Murray Irrigation collects and holds information about individuals that is required for the conduct of its business, namely the provision of water delivery and drainage services, and related services.

Personal information collected may include the following types of information:

- name, address, and contact details;
- in relation to Murray Irrigation customers and their dealings with Murray Irrigation including but not limited to:
  - contractual arrangements between Murray Irrigation and the customer;
  - details of water trade and related activities including the nature of the trade, volume, and price;
  - water accounting information including water allocation and use;
  - the purposes for which water is used on customers' landholdings, including cropping decisions;
  - security interests in customers' assets and/or customers' contractual rights, which may be registered on the Personal Properties Securities Register (**PPSR**) by Murray Irrigation or a financial institution, such as a bank;
  - details of customers' nominated bank accounts or credit cards for payment or receipt of funds;
  - any correspondence or communications from customers that contains unsolicited personal information; and
  - any information that we are required by law to collect, including information that we are required to report to the Bureau of Meteorology under the *Water Act 2007* (Cth);
- in relation to Murray Irrigation's shareholders, personal information collected includes shareholders' names, addresses, information about their shareholding, and voting rights (and, where shareholders are companies, trusts or other organisations, information about such organisation);
- in relation to Murray Irrigation's contractors and consultants, personal information contained in the individual's or organisation's business details, insurance cover, contracts and dealings with Murray Irrigation; and
- in relation to Murray Irrigation's employees and job applicants, your full name, contact details (including address, phone number and email address), job title, passport details, drivers licence, work rights, visa details, recruitment health assessments (where applicable), medical conditions and medication details, police clearance (where applicable), employment history and education details, names and contact details of referees, next of kin details (in the event of an emergency) and superannuation fund and Tax File Number details, if required by law, for example, under the *Superannuation Guarantee (Administration) Act*

*1992 (Cth), the Superannuation Industry (Supervision) Act 1993 (Cth), the Income Tax Assessment Act 1936 (Cth), the Income Tax Assessment Act 1997 (Cth) and Taxation Administration Act 1953 (Cth).*

Murray Irrigation collects personal information from the individual/individual's organisation or their legal representatives or agents. Such information is provided either personally, in forms, surveys, other documents or correspondence, by telephone (if calling one of our Customer Service Centres), by email, or via the Customer Portal on Murray Irrigation's website at [www.murrayirrigation.com.au](http://www.murrayirrigation.com.au) (**Website**). We may also collect your personal information if you visit a Murray Irrigation site in person.

Personal information may also be collected if you apply for sponsorship on behalf of an organisation, apply for employment with us or attend an event we host or sponsor.

All calls to and from Murray Irrigation are recorded and monitored (where you consent) for quality, safety and training purposes.

Murray Irrigation may also collect additional personal information from third parties, such as government agencies or departments, or title search agents, where it is required for the provision of services to an individual, including property and Torrens Title records, maps and other infrastructure documentation and information from our share register (if it is being maintained by a third party registry at the relevant time).

If you have applied for employment with Murray Irrigation, we may collect your personal information from your referees (if you consent).

Personal information may also be collected if you interact with us via any of our social media pages, for example, Facebook and LinkedIn.

Murray Irrigation staff may only collect personal information in accordance with established procedures and forms.

Our server automatically collects information about your use of the Website (Navigational Data). Navigational Data includes the type of browser you are using, your IP address, the URL you have come from and the time spent at that URL, cookies and your domain type and server. This kind of information is collected by many mobile applications. We use this information to monitor your use of our Website. See "Cookies" below for further information about our use of cookies.

If you provide personal information to us about someone else, you must ensure that you are entitled to disclose that information to us. For example, you should take reasonable steps to ensure the individual concerned is aware of the various matters detailed in this Privacy Policy.

If Murray Irrigation does not collect your personal information, then Murray Irrigation may not be able to provide you with its services or products or enter into contracts or undertake transactions with you.

## **4 Purposes of collection, holding, use and disclosure of personal information**

Personal information is collected, held, used and disclosed by Murray Irrigation for the following

purposes:

- to carry on Murray Irrigation's business activities and any related or connected activities, including:
  - the provision of services and products to its customers including:
    - verifying the identity of customers;
    - water supply and drainage services;
    - water trading services including Murray Irrigation's Exchange; and
  - delivery of government funding programs;
- for internal administrative, marketing, planning, policy development, product or service development and research requirements;
- to provide information about its products or services;
- to send communications and direct marketing communications (if you have consented to receive the marketing communications);
- to send corporate communications to customers (including in relation to Murray Irrigation's financial results, annual reports, the provision of information in connection with any general meeting of members and any other information that Murray Irrigation wishes to communicate to its customers) and otherwise to service their needs as a customer of Murray Irrigation;
- to conduct account management including external payment and accounting systems;
- to complete reports such as safety, environmental and emergency reports;
- to comply with any legislative requirements;
- to comply with any conditions of Murray Irrigation's licences; and
- for any other purpose made known to you at the time at the time of collection of your personal information.

If you are a job applicant, employee or contractor with Murray Irrigation, we will use your personal information for purposes relating to your engagement, training, performance management, payroll, superannuation, health and safety, for administration and staff management purposes. Where we consider it appropriate, we may also conduct reference checks (or engage a third party to do so on our behalf).

## 5 Disclosure of personal information

Murray Irrigation may disclose personal information:

- where it is required to do so in order to comply with any legislative requirements, any licences or any contracts held in connection with the operation of Murray Irrigation's business, which may include disclosure to:
  - NSW Office of Water;
  - WaterNSW (the State Water Corporation);
  - NSW Environment Protection Authority;
  - Commonwealth Department of Climate Change, Energy, the Environment and Water;
  - Australian Competition and Consumer Commission; and
  - Bureau of Meteorology;

- to contractors or other third parties engaged by Murray Irrigation in providing services and products and in carrying out the activities of the business. Such third parties may include:
  - construction contractors;
  - accountants and lawyers;
  - business advisors and consultants;
  - our share registry service provider;
  - IT systems administrators;
  - payment processors;
  - mailing houses; and
  - software providers whose software is used for customer relationship management (for example, to send marketing communications and customer satisfaction surveys), accounting and finance purposes and marketing.
- where it is required or authorised to do so by law (including but not limited to under the *Water Act 2007* (Cth) or *Water Management Act 2000* (NSW)), or by court/tribunal order, or where such disclosure is reasonably necessary for enforcement activities of an enforcement body;
- with the consent of the individual or their legal representative on the individual's behalf; and
- where it is otherwise permitted to do so under the Privacy Act.

From time to time, these third parties may be located overseas. Murray Irrigation, for example, discloses some personal information to its IT contractors that is stored in New Zealand or Singapore, for data storage and retrieval purposes.

Where information is disclosed to third parties, Murray Irrigation will take reasonable measures to ensure that such third parties do not use or disclose the information for any purpose other than that for which it was provided.

We reserve the right to transfer information (including your personal information) to a third party in the event of a sale, merger or other transfer of all or substantially all of the assets of Murray Irrigation provided that the third party agrees to adhere to the terms of this Privacy Policy and handle personal information in accordance with the Australian Privacy Principles.

## 6 Direct marketing

From time to time, we may use your personal information to provide you with information about our services, special offers you may find of interest or new services being offered by Murray Irrigation. Direct marketing messages may be sent by email, SMS or post.

If you do not wish to receive marketing information, you can at any time opt-out using the contact details below or by using the opt-out facilities provided (such as an unsubscribe link in an email). Please note that if you opt-out, we may still send you non-promotional messages, such as transactional messages regarding payments or information about your account.

## 7 Cookies

We may collect personal information about you when you use and access our Website. While we do not use browsing information to identify you personally, we may record certain information about use of the Website, such as the pages or screens visited, the time and date of the visit and the internal protocol or IP address assigned to the computer or device.

Our Website also uses cookies or similar tracking technologies to help us track Website use and remember user preferences. Cookies are small files that store information on your computer, mobile phone or other device. A cookie enables the entity that put the cookie on your device to recognise you when you use different websites, devices and/or browsing sessions.

We may also use cookies to collect data that may include personal information, for example, where a cookie is linked to your user account. Where we collect personal information via cookies, the personal information will be handled in accordance with this Privacy Policy.

You can disable cookies through your internet browser. However, our Website may not work as intended if you do so.

## 8 Storage and security

We take reasonable steps to protect the personal information held by us from such risks as loss or unauthorised access, destruction, use, modification or disclosure.

Personal information collected may be stored within Murray Irrigation's computerised systems and databases. Information provided in paper form is typically stored electronically (an image of the document) in our document management system, and in paper-based files.

Murray Irrigation has in place reasonable processes to ensure the technical (for electronic data) and physical security of all information held and to prevent unauthorised access.

Personal information is securely destroyed or de-identified when no longer needed for a purpose for which it was collected and it is not required by a law or a court (or tribunal) order to be retained.

Call recordings are stored for six months from the date of the call after which time the recordings are deleted (unless required to be retained for a longer period in respect of any investigation, to respond to a complaint or for legal reasons including in respect of any court order or impending or ongoing litigation proceedings).

## 9 Third party websites

Our Website may contain links to other websites for your convenience and information. When you access a website through our Website, please understand that we are not responsible for the privacy practices of that website. We recommend that you review the privacy policies of each website you visit.

Any information you provide to third party websites will be governed by the terms of the websites' privacy policies. We have no responsibility or liability whatsoever for the content, actions or policies of third party websites.

## 10 Access and correction

We will take reasonable steps to ensure that the personal information we collect, use or disclose is accurate, complete and up-to-date. You can help us to do this by letting us know if you notice errors or discrepancies in information we hold about you and letting us know if your personal details change.

Any individual whose personal information is held by Murray Irrigation may request access to that information:

- via the customer portal of the Website at [www.murrayirrigation.com.au](http://www.murrayirrigation.com.au); or
- by contacting the Deniliquin office using the telephone number specified below.

Murray Irrigation reserves the right to request and verify the identity of individuals requesting personal information. Where Murray Irrigation holds information that you are entitled to access, Murray Irrigation will endeavour to provide you with a suitable means of accessing it, such as by email or mail, or inspecting the record.

You may request Murray Irrigation to correct, amend or update your personal information:

- by lodging a Customer Contact Details form, available from [www.murrayirrigation.com.au/customer-resources#Forms](http://www.murrayirrigation.com.au/customer-resources#Forms);
- by email at [customersupport@murrayirrigation.com.au](mailto:customersupport@murrayirrigation.com.au);
- in writing addressed to PO Box 528, Deniliquin NSW 2710; or
- by calling the Deniliquin office on T. 1300 138 265.

Murray Irrigation will correct, amend or update the information in accordance with your request, unless Murray Irrigation does not agree that there are grounds to do so, in which case Murray Irrigation will add a note to the information stating that you disagree with it.

There may be instances where Murray Irrigation may need to refuse to grant access to, or correct, personal information. If so, Murray Irrigation will give you written reasons for the refusal, unless it would be unreasonable to do so, and information regarding the mechanisms to complain about the refusal.

## 11 Complaints and queries

Complaints or queries regarding the handling of personal information, including any complaint of a breach of the Australian Privacy Principles, can be made by writing to or telephoning Murray Irrigation at its Deniliquin office:

The Secretary

Murray Irrigation Limited PO Box 528

443 Charlotte St

Deniliquin NSW 2710

T. 1300 138 265

Murray Irrigation's procedure for dealing with and responding to privacy complaints is as follows:

#### **CONFIDENTIALITY**

Murray Irrigation shall deal with a complaint in a confidential manner. Individuals who lodge complaints should also ensure confidentiality at all times, with respect to both verbal discussions and written documentation relating to the complaint.

Murray Irrigation shall ensure that the number of people involved in the resolution of a complaint is kept to an appropriate level. As such, the number will be limited to those with a genuine need to know, or need to be involved.

#### **RECORDING COMPLAINTS**

All privacy complaints will be recorded by Murray Irrigation. This helps ensure a consistent and transparent process for responding to and resolving complaints.

#### **WHAT HAPPENS AFTER A COMPLAINT IS RECEIVED?**

After receiving a privacy complaint, the nominated privacy complaints officer will write to acknowledge receipt of the complaint within seven (7) working days of its receipt.

In most cases, we will investigate and respond to a complaint within a reasonable time, usually within 30 days of receipt of the complaint. If the matter is more complex or our investigation may take longer, we will let you know.

If you are not satisfied with our response to your complaint, you may make a complaint to the Office of the Australian Information Commissioner (**OAIC**). The OAIC can be contacted by telephone on 1300 363 992 or by using the contact details on the website [www.oaic.gov.au](http://www.oaic.gov.au).

## **12 Changes**

Murray Irrigation may change this Policy from time to time. All changes will be posted in an updated version of this Policy on the Website. Where changes to the Privacy Policy are material, we will provide you with reasonable notice before the changes take effect.

## **13 Related Documents and Legislation**

| Description                                                     | Doc Reference |
|-----------------------------------------------------------------|---------------|
| Entitlements Contract                                           |               |
| <i>Privacy Act 1988</i> (Cth)                                   |               |
| Australian Privacy Principles                                   |               |
| <i>Superannuation Guarantee (Administration) Act 1992</i> (Cth) |               |

|                                                               |  |
|---------------------------------------------------------------|--|
| <i>Superannuation Industry (Supervision) Act 1993 (Cth)</i>   |  |
| <i>Income Tax Assessment Act 1936 (Cth)</i>                   |  |
| <i>Income Tax Assessment Act 1997 (Cth)</i>                   |  |
| <i>Taxation Administration Act 1953 (Cth)</i>                 |  |
| <i>Water Act 2007 (Cth)</i>                                   |  |
| <i>Water Regulations 2008 (Cth)</i>                           |  |
| <i>Persons and Classes of Persons – Bureau of Meteorology</i> |  |
| <i>Water Management Act 2000 (NSW)</i>                        |  |