

Privacy Policy

WATERLOO NORTH HYDRO INC.

JANUARY 2004



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Introduction

Waterloo North Hydro Inc. (referred to as “Waterloo North Hydro”) is committed to maintaining the accuracy, confidentiality, security and privacy of customer personal information.

In March 1996, the new Canadian Standards Association *Model Code for the Protection of Personal Information*, CAN/CSA-Q830-96 (the “CSA Code”), was published as a National Standard of Canada. Waterloo North Hydro subscribes to the principles of the CSA Code. Furthermore, in light of the requirements of the *Personal Information Protection and Electronic Documents Act* and any other applicable provincial legislation (collectively the “Privacy Legislation”), Waterloo North Hydro has created certain documents and procedures, including this Policy, as may be updated from time to time.

This Waterloo North Hydro Privacy Policy is a formal statement of principles and guidelines concerning the requirements for the protection of personal information that we collect, use and disclose with respect to our customers. This Policy not only informs individuals about their rights but also sets out Waterloo North Hydro’s privacy operations and goals to implement these rights.

Summary of Principles

There are 10 internationally accepted principles that lie at the core of organizational responsibilities for safeguarding personal information. These principles as set out in the CSA Code are as follows:

- 1. Accountability:** An organization is responsible for personal information under its control and shall designate an individual or individuals who are accountable for the organization’s compliance with privacy principles.
- 2. Identifying Purposes:** The purposes for which personal information is collected shall be identified by the organization at or before the time the information is collected.
- 3. Consent:** The knowledge and consent of the individual are required for the collection, use, or disclosure of personal information, except where inappropriate.
- 4. Limiting Collection:** The collection of personal information shall be limited to that which is necessary for the purposes identified by the organization. Information shall be collected by fair and lawful means.



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5. **Limiting Use, Disclosure, and Retention:** Personal information shall not be used or disclosed for purposes other than those for which it was collected, except with the consent of the individual or as required by law. Personal information must be retained only as long as necessary for the fulfillment of those purposes.
6. **Accuracy:** Personal information shall be as accurate, complete, and up-to-date as is necessary for the purposes for which it is to be used.
7. **Safeguards:** Personal information shall be protected by security safeguards appropriate to the sensitivity of the information.
8. **Openness:** An organization shall make readily available to individuals specific information about its policies and practices relating to the management of personal information.
9. **Individual Access:** Upon request, an individual shall be informed of the existence, use, and disclosure of his or her personal information and shall be given access to that information. An individual shall be able to challenge the accuracy and completeness of the information and have it amended as appropriate.
10. **Challenging Compliance:** An individual shall be able to address a challenge concerning compliance with the above principles to the designated individual or individuals accountable for the organization's compliance.

Definitions

- **Collection** – the act of gathering, acquiring, recording or obtaining personal information from any source, including third parties, by any means.
- **Consent** – voluntary agreement of an individual to the collection, use and disclosure of personal information for defined purposes. Consent can be either express or implied and can be provided directly by the individual or through an authorized representative of the individual. Express consent can be given orally, electronically or in writing but is always unequivocal and does not require any inference on the part of Waterloo North Hydro. Implied consent is consent that can reasonably be inferred from an individual's action or inaction.



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- **Customer** – an individual who uses or applies to use the services of Waterloo North Hydro.
- **Disclosure** – making personal information available to a third party.
- **Personal Information** – information about an identifiable individual. For a customer, personal information includes a customer’s credit information, billing records, service and equipment, and any recorded complaints.
- **Third party** – an individual other than the customer or his agent, or an organization other than Waterloo North Hydro.
- **Use** – the treatment, handling, and management of personal information by Waterloo North Hydro.

Distinctions among Privacy, Security and Confidentiality:

Privacy relates to people, process and accountability. It gives individuals control over their personal information and allows them to grant permission to an organization for the collection, use, disclosure and retention of that information.

Security is the essential component for preventing the inadvertent release of personal information. Security also relates to the availability and integrity of personal information.

Confidentiality addresses the disclosure of personal information.



Principle 1 – Accountability

Waterloo North Hydro is responsible for personal information under its control and shall designate an individual or individuals who are accountable for the organization's compliance with the following principles:

- 1.1 The President/Chief Executive Officer (CEO) of Waterloo North Hydro has ultimate responsibility for compliance with this policy. The CEO may delegate the day-to-day operational privacy responsibilities to another individual. All staff share responsibility for adhering to Waterloo North Hydro's privacy policies and procedures.
- 1.2 Waterloo North Hydro has designated a Corporate Privacy Office to oversee compliance with Waterloo North Hydro's Privacy Policy. Waterloo North Hydro shall provide, upon request, the name and contact information of the Privacy Officer.
- 1.3 Waterloo North Hydro is responsible for personal information in its possession or control, including any personal information that has been transferred to a third party for processing. Waterloo North Hydro will use contractual or other means to provide a comparable level of protection of personal information while a third party is processing such information.
- 1.4 Waterloo North Hydro shall implement policies and procedures to give effect to the Waterloo North Hydro Privacy Policy including:
 - a) implementing procedures to protect personal information and to oversee the company's compliance with the *Personal Information Protection and Electronic Documents Act (PIPEDA)*;
 - b) establishing procedures to receive and respond to inquiries or complaints with respect to an individual's personal information; and
 - c) training staff and communicating to staff the company's privacy policies and practices.



Principle 2 – Identifying Purposes

The purposes for which personal information is collected shall be identified by Waterloo North Hydro at or before the time the information is collected.

2.1 Identifying and documenting the purposes for which personal information is collected at or before the time of collection or before the time the personal information is used for a new purpose, allows Waterloo North Hydro to determine the information needed to fulfill these purposes. To establish and maintain responsible commercial relationships with customers and to provide ongoing service, Waterloo North Hydro collects personal information, at a minimum, for the following purposes:

- To verify the customer's identity;
- To determine the customer's eligibility for products and services;
- To provide the customer with continuous electric service and to bill the customer for that service;
- To assist us in updating the customer's creditworthiness and the collection of accounts;
- For pre-authorized payments for services;
- For priority restoration of electric service to the correct address and meter, as may be required by medical circumstances;
- To respond to the customer's inquiries about energy use and billing;
- To prevent fraud with respect to both the customer and our company;
- To meet legal, regulatory and settlement requirements.

2.2 Waterloo North Hydro shall specify, either orally, in writing or electronically, all identified purposes for the collection, use and disclosure of personal information to the customer at the time such personal information is collected.

2.3 Those responsible for collecting personal information should be able to explain to individuals the purposes for which the information is being collected. In certain circumstances, the customer may be referred to a designated person within Waterloo North Hydro who can explain those purposes in greater detail.

2.4 Unless required by law, Waterloo North Hydro shall not use or disclose, for any new purpose, personal information that has already been collected without first identifying and documenting the new purpose and obtaining the consent of the customer.



Principle 3 –Consent

The knowledge and consent of the individual are required for the collection, use or disclosure of personal information, except where inappropriate.

- 3.1 In certain circumstances, personal information may be collected, used or disclosed without the knowledge and consent of the individual. For example, some legal, medical or security reasons may make it impossible or impractical to seek consent.

Waterloo North Hydro may collect, use or disclose personal information without an individual's knowledge or consent only in limited circumstances as permitted by law.

Waterloo North Hydro may use or disclose personal information without the individual's knowledge or consent if it is clearly in the individual's best interests to do so and consent cannot be sought in a timely manner. An example of such circumstances is in the case of an emergency where the life, health or security of an individual is threatened.

- 3.2 This principle requires “knowledge and consent” of an individual for the collection, use or disclosure of their personal information. In obtaining consent, Waterloo North Hydro shall use reasonable efforts to ensure that a customer is advised of all the identified purposes for which personal information will be used or disclosed. These purposes shall be stated in a manner that can be reasonably understood by the customer.
- 3.3 Generally, Waterloo North Hydro shall seek an individual's consent for use and disclosure of personal information before or when it collects, uses or discloses personal information. In certain circumstances, Waterloo North Hydro may seek an individual's consent to use and disclose personal information after it has been collected but before it is used or disclosed for a purpose not previously identified.
- 3.4 Waterloo North Hydro may require customers to consent to the collection, use or disclosure of certain personal information in order to provide the individual with electricity services.
- 3.5 In determining an appropriate form of consent, Waterloo North Hydro shall take into account the sensitivity of the personal information and also the reasonable expectations of its customers with respect to the protection, collection, use and disclosure of their personal information.



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- 3.6 A customer may refuse or withdraw consent at any time, subject to legal or contractual restrictions, and reasonable notice. Customers may contact Waterloo North Hydro for more information regarding the withdrawal of consent and any implications of such withdrawal.

Principle 4 - Limiting Collection

The collection of personal information shall be limited to that which is necessary for the purposes identified by Waterloo North Hydro. Information shall be collected by fair and lawful means.

- 4.1 Waterloo North Hydro shall collect only the amount and type of information needed for the purposes documented by Waterloo North Hydro and identified to the individual.
- 4.2 The requirement that personal information be collected through fair and lawful means is intended to prevent Waterloo North Hydro from collecting information by misleading or deceiving individuals about the purposes for which the information is being collected.

Principle 5 – Limiting Use, Disclosure and Retention

Waterloo North Hydro shall not use or disclose personal information for purposes other than those for which it was collected, unless consent is given by the individual to use or disclose it for another purpose or as required by law. Waterloo North Hydro shall retain personal information only as long as necessary for the identified purposes.

- 5.1 If Waterloo North Hydro uses personal information for a new purpose, it will document this purpose.
- 5.2 With the consent of the customer, Waterloo North Hydro may disclose a customer's personal information to the following:
- a) an agent retained by Waterloo North Hydro in connection with the collection of the customer's account;
 - b) credit grantors and reporting agencies;
 - c) a person who, in the reasonable judgement of Waterloo North Hydro, is seeking the information as an agent of the customer; and
 - d) any other third party or parties, where the customer has provided consent to such disclosure or disclosure as required by law.



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- 5.3 Waterloo North Hydro shall maintain reasonable and systematic controls, schedules and practices for the protection of personal information. Record retention, which shall include minimum and maximum retention periods and destruction, shall apply to personal information. Information that is no longer necessary or relevant for the identified purposes for which it was collected or required by law to be retained shall be destroyed.
- 5.4 Waterloo North Hydro will keep personal information only as long as necessary for the identified purposes.
- 5.5 Personal information that is no longer required to fulfil the identified purposes will be destroyed, erased or made anonymous. Waterloo North Hydro will develop guidelines and implement procedures to govern the destruction of personal information.
- 5.6 Only those employees of Waterloo North Hydro who require access for business reasons or whose duties reasonably so require, are granted access to personal information about customers.

Principle 6 – Accuracy

Waterloo North Hydro will keep the personal information in its possession or control accurate, complete, current and relevant based on the most recent information provided to Waterloo North Hydro.

- 6.1 Personal information used by Waterloo North Hydro shall be sufficiently accurate, complete, current and relevant to minimize the possibility that inappropriate information may be used to make a decision about a customer.
- 6.2 Waterloo North Hydro shall update personal information about customers only if it is necessary for the purposes for which it was collected or upon notification by the customer requesting that their personal information be updated or amended.



Principle 7 –Safeguards

Waterloo North Hydro shall protect personal information with security safeguards appropriate to the sensitivity of the information.

- 7.1 Waterloo North Hydro shall protect personal information from loss or theft, unauthorized access, disclosure, copying, use, modification or destruction through appropriate security measures. Waterloo North Hydro shall protect all personal information regardless of the format in which it is held.
- 7.2 The nature of the safeguards will vary depending on the sensitivity of the information, amount, distribution, format and the method of storage of the personal information. Waterloo North Hydro will give the highest level of protection to the most sensitive personal information.
- 7.3 The methods of protection should include:
 - Physical security, such as locked filing cabinets and restricted access to offices;
 - Organizational security, such as security clearances and limiting access on a “need to know” basis; and
 - Technological security, such as, the use of passwords and encryption.
- 7.4 Waterloo North Hydro will make all of its employees aware of the importance of maintaining the confidentiality of personal information.

Principle 8 – Openness

Waterloo North Hydro shall make readily available to customers specific information about its policies and practices relating to the management of personal information.

- 8.1 Waterloo North Hydro will be open about the policies and practices used to manage personal information. Individuals will have access to information about these policies and procedures. This information will be available in a format that is easy to understand.



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8.2 Waterloo North Hydro shall make the following information about its privacy policies and practices available:

- the name, title and address of the Corporate Privacy Office (or persons) accountable for Waterloo North Hydro's privacy policies and practices and to whom inquiries or complaints can be forwarded;
- how to gain access to personal information held by Waterloo North Hydro;
- a description of the type of personal information held by Waterloo North Hydro including a general explanation of its use; and
- a copy of any brochure or other information that explains Waterloo North Hydro's privacy policies, standards or codes.

8.3 Waterloo North Hydro may make information on its privacy policies and practices available in a variety of ways, including brochures at its place of business, online access, a mailing to customers or through a telephone number.

Principle 9 – Individual Access

Upon request, an individual shall be informed of the existence, use, disclosure of his or her personal information in Waterloo North Hydro's possession and shall be given access to that information. A customer shall be able to challenge the accuracy and completeness of the information and have it amended where necessary.

9.1 In certain situations, Waterloo North Hydro may not be able to provide access to all the personal information it holds about an individual. However, such exceptions to the access requirement are limited and specific. Exceptions may include information that is prohibitively expensive to provide, information that contains references to other individuals and information that cannot be disclosed for legal, security or commercial proprietary reasons.

9.2 Upon request, Waterloo North Hydro shall inform an individual of the personal information that Waterloo North Hydro has in its possession or control about that individual.

9.3 Upon request, Waterloo North Hydro shall provide an explanation of the use and disclosure of such personal information and, where reasonable and possible, shall state the source of the information.



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- 9.4 In order to safeguard personal information, a customer may be required to provide sufficient information to properly identify themselves to assure Waterloo North Hydro that they are providing information with respect to the existence, use and disclosure of personal information and authorizing access to an individual's file to the right individual. Any information provided for identification purposes shall only be used for such purpose.
- 9.5 In providing a list of third parties that Waterloo North Hydro has disclosed personal information about a customer to, Waterloo North Hydro will provide as much information as possible to the customer. When it is not possible to provide a list of third parties to which it has actually disclosed information to about an individual, Waterloo North Hydro shall provide a list of third parties to which it may have disclosed information to about the individual.
- 9.6 Waterloo North Hydro shall promptly correct or complete any personal information found to be inaccurate or incomplete. Any unresolved differences as to accuracy or completeness shall be noted in the individual's file. Where appropriate, Waterloo North Hydro may disclose or share with third parties who have access to such personal information any amended information and identify the existence of any unresolved differences.

Principle 10 – Challenging Compliance

A customer shall be able to challenge Waterloo North Hydro's compliance with the above principles to the designated person or persons accountable for the compliance of Waterloo North Hydro's Privacy Policy.

- 10.1 Waterloo North Hydro shall maintain procedures for receiving, addressing and responding to all inquiries or complaints from its customers relating to its handling of personal information.
- 10.2 Waterloo North Hydro shall inform its customers about the existence of these procedures as well as the existence of complaint mechanisms.
- 10.3 The person or persons accountable for compliance with Waterloo North Hydro's Privacy Policy may seek external advice, where appropriate, before providing a final response to individual complaints.



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10.4 Waterloo North Hydro shall investigate all complaints concerning compliance with Waterloo North Hydro's Privacy Policy. If a complaint is found to be justified, Waterloo North Hydro shall take appropriate measures to resolve the complaint including, if necessary, amending its privacy policies and procedures. A customer shall be informed of the outcome of the investigation regarding his or her complaint in a timely manner.