

# Privacy and the private sector

This information sheet provides general information about the private sector and privacy laws.

With effect from 12 March 2014, the Privacy Act 1988 (Cth) (Privacy Act) includes a set of new privacy principles which consolidate the previous National Privacy Principles (NPPs) and Information Privacy Principles (IPPs) into 13 new Australian Privacy Principles (APPs) which regulate the collection, use, storage and disclosure of personal information by some businesses and government agencies. Amendments to the Privacy Act (implemented through the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth)) also:

introduce new penalties for serious or repeated breaches of the Act of up to \$1.7 million for companies and \$340,000 for an individual; and  
grant increased powers to the Office of the Australian Information Commissioner; and  
introduce a new and more comprehensive credit reporting regime for regulating the management of certain kinds of personal information concerning consumer credit.

This information sheet details how these changes to the Privacy Act affect:

- the way that businesses handle and process personal information,
- the way businesses use personal information for direct marketing and
- the way businesses disclose personal information to people overseas.

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