

# Review of statutory authorities for information matching

Report by the Privacy Commissioner to the Minister of Justice pursuant to section 106 of the Privacy Act 1993 in relation to a review of the operation of the:

- Centrelink/MSD Change in Circumstances
- Centrelink/MSD Periods of Residence
- Customs/MSD (Centrelink) Periods of Residence
- Netherlands (SVB)/MSD Change in Circumstances
- Netherlands (SVB)/MSD General Adjustment
- Netherlands (SVB)/MSD Debt Recovery
- IRD/MSD (SVB) Tax Information

July 2013

## **Contents**

- 1. Executive Summary**
- 2 Centrelink/MSD Change in Circumstances Programme**
- 3 Centrelink / MSD Periods of Residence Programme**
- 4 Customs/MSD Periods of Residence Programme**
- 5 Netherlands/MSD Change in Circumstances Programme**
- 6 Netherlands/MSD General Adjustment Programme**
- 7 Netherlands/MSD Debt Recovery Programme**
- 8 IR/MSD (Netherlands) Tax Information Programme**
- 9. Background information**

### **Abbreviations and acronyms**

The main abbreviations and acronyms used in this report are:

MSD	Ministry of Social Development
SVB	Sociale Verzekeringsbank (Netherlands social insurance)
UWV	Uitvoeringsinstituut WerknemersVerzekeringen (Netherlands employee insurance)

# **1. Executive Summary**

## **1.1 Section 106 periodic reviews**

Section 106 of the Privacy Act 1993 (“the Act”) requires the Privacy Commissioner to carry out reviews of operating information matching programmes and to consider whether:

- The authority conferred by each enabling provision should be continued
- Any amendments to the enabling provision are necessary or desirable

## **1.2 What this report covers**

In this report, we assess the ongoing value and suitability of the matches run by the Ministry of Social Development Senior Services under international agreements with Australia and the Netherlands for the administration of pension obligations.

## **1.3 Our conclusions and recommendations**

We conclude that these matches are necessary to comply effectively with the international agreements. We also conclude that they are generally operated in a manner consistent with the information matching controls in the Privacy Act.

However, we recommend that the Centrelink / MSD Periods of Residence match (which checks the eligibility for Australian pensions of a random sample of New Zealand superannuation applicants) should be discontinued because of the continuing low level of positive results.

We recommend that the other matches continue.

## **1.4 Similar agreements exist for other jurisdictions too**

Other such agreements have been or are being negotiated with Italy, Croatia, Cyprus, Hungary and Malta. When these agreements are implemented, similar matches will need to be established. Currently operating arrangements with the United Kingdom are on a different basis and are not covered in this review.

## 2. Centrelink/MSD Change in Circumstances Programme

### 2.1 Match objective

The programme is used to set up linked records in the New Zealand and Australian social welfare systems when people apply for superannuation, and to transfer details about subsequent changes in circumstances between MSD and Centrelink (the Australian Government agency administering social welfare payments).

### 2.2 Recommendation

We recommend that this match should continue and have no suggested amendments to its operation.

### 2.3 Match assessment

The match is assessed against the criteria in section 98 of the Privacy Act 1993. In particular, we consider that:

- This match is a cost-effective method of updating people's records. Other methods would be likely to be more costly, or put the superannuitants involved to unnecessary trouble
- The number of agencies involved is appropriately limited to two
- The amount of personal information being disclosed is appropriate – it is not unnecessarily intrusive

In addition, the match has generally been operated in a manner consistent with the information matching controls in the Privacy Act. We are only aware of two problems with the match operation. Both were identified by the 2010/2011 audit and both have now been corrected.

The first problem was that the programme uses two different online transfer systems but only one had formal online transfer approval from our office (a legislative requirement under the Act). We were not aware of the other transfer system when we issued an online transfer approval in December 2010. The other transfer method has now been approved.

The second problem was that some records were not being destroyed within the appropriate timeframes. This has since been corrected. We have no concerns that any adverse action resulted from the prolonged retention of records. Apart from this, the audit confirmed there are effective controls in place.

### 2.4 Match history and results

This programme was authorised and commenced operation in 2002. The results have been as follows:

	2002 /03	2003 /04	2004 /05	2005 /06	2006 /07	2007 /08	2008 /09	2009 /10	2010 /11
Changes received	8,997	85,150	135,846	191,691	***	375,104	543,624	423,592	530,175

from Centrelink									
Notices of adverse action*	**	3,994	4,108	3,326	***	5,296	4,742	7,067	6,967
Changes sent to Centrelink	11,253	51,803	73,382	88,539	***	140,440	161,430	214,682	218,534

\* Notices of adverse action include cases identified by the Centrelink/MSD Periods of Residence Programme.

\*\* Adverse action notices were initially manually handled and so could not be reported upon from the system.

\*\*\* Figures were not requested for 2006/07 as the basis for reporting changed from statistics to an audit.

## 2.5 Match operation

When applying for New Zealand Superannuation, Veteran's Pension or Invalid's Benefit, individuals are required to apply for corresponding Australian benefits to which they believe they are entitled. Similarly, an individual applying for Australian equivalents may apply at the same time for New Zealand entitlements. The New Zealand application form advises applicants that testing for entitlement to any overseas pension will be required and that information supplied may be exchanged with another government to verify entitlement.

The agency (MSD or Centrelink) that receives the initial application package processes its part of the application according to its registration requirements, assigning a unique reference number for that client. That first agency then electronically sends the client information, including full name, marital status, address, bank account, benefit status, residency status, income change, and MSD client number and/or Australian Customer Reference Number (when known) to the second agency. The second agency records the first agency's unique reference number on each individual's record, and assigns its own unique reference number to the individual. To complete the circle, the second agency then notifies the first agency of the second unique reference number related to the individual.

Once the link is established it is subsequently used for processing global changes (standard superannuation rates, for example) and changes specific to individuals through a daily online transfer.

MSD notifies New Zealand applicants of the information obtained from Australia, enabling them to correct any mismatch and confirm entitlements. This notice, under section 19D of the Social Welfare (Transitional Provisions) Act, serves most of the same functions as a section 103 notice of adverse action under the Privacy Act for the purposes of these three matches.<sup>1</sup>

While processing the application, if the applicant is uncertain as to the periods of their residence, these can be confirmed using Customs records as described under the Customs/MSD Periods of Residence Programme.

<sup>1</sup> Sections 103(1) and (2) of the Privacy Act do not apply directly to this programme. The operative provisions are Social Welfare (Transitional Provisions) Act 1990, section 19D(3)(c) and (d) (see also section 19D(4) to (4C)) that are similar to section 103(1) and (2). Section 103(3) and (4) are applied directly.

Subsequent changes in individuals' circumstances are automatically notified by each agency to the other through this programme.

Multiple 'change in circumstances' transactions may result from one action by a client. For example: a client gets married, has a rate review because of this, and moves into their spouse's house. This would result in three transactions.

## **2.6 Match authorisation**

Social Welfare (Transitional Provisions) Act 1990, sections.19C and 19D and Social Welfare (Reciprocity with Australia) Order 2002, Article 18. Although these are not information matching provisions listed in Schedule 3 of the Privacy Act, the matches operated under these provisions are required to be treated as if they were authorised information matching programmes for most purposes – see Social Welfare (Transitional Provisions) Act 1990, section 19D(3)(e).

### 3. Centrelink / MSD Periods of Residence Programme

#### 3.1 Match objective

To test the accuracy of Australian residency entitlement information provided by applicants for New Zealand benefits and pensions by matching a sample of data representing 10 percent of applicants for specified benefits and pensions.

#### 3.2 Recommendation

We recommend that this match should not continue.

#### 3.3 Match assessment

The match is assessed against the criteria in section 98 of the Privacy Act 1993. In particular, we consider that reasonable doubts remain that this match is cost-effective. The reasons for this are given below, under "match history and results".

However, we also note that:

- The number of agencies involved is appropriate.
- The amount of personal information being disclosed is appropriate.
- The match has been operated in a manner consistent with the information matching controls in the Privacy Act.

#### 3.4 Match history and results

This programme was authorised and commenced operation in 2002. The results have been as follows:

	2002 /03	2003 /04	2004 /05	2005 /06	2006 /07	2007 /08	2008 /09	2009 /10	2010 /11
Applications sampled *	6960	4676	6987	10380	10838	11,843	8,770	8,788	8,094
Australian pensions granted	19	18	31	25	16	5	2	0	0

\* Names or aliases sampled, and records received back from Centrelink.

Notices of adverse action are recorded under the Centrelink/MSD Change in Circumstances Programme report.

In March 2003 the sample was reduced from 10% to 5% as Centrelink was not able to respond promptly. In January 2005 Centrelink automated the process and the sample was increased back to 10%.

In our 2005/06 and 2007/08 annual reports we commented on the low return from this match. Following the 2010/2011 audit conducted for the annual report, MSD decided to do a cost benefit review of the match and to assess the strike rate of cases. MSD concluded that the cumulative savings over the years for which each person is paid superannuation outweigh the low costs (to MSD) of operating the programme.

The majority of the cost of the programme will be incurred by Centrelink which handles the matching. Centrelink gains little benefit from the programme, and any success of the programme will increase costs to Centrelink.

In addition, in January 2012 Centrelink stopped the match over concerns that Centrelink was accessing information about people who were not Centrelink clients. Centrelink is concerned that this might be a breach of Australian privacy legislation. MSD is talking with Centrelink in an effort to restart the match.

We acknowledge that the cost to New Zealand authorities of the match is low. However, given the continuing very low return, coupled with the uncertainties over the legality of the match from the Australian perspective (and the resources that may be required to resolve those uncertainties), we have concluded that the benefit of this match is not sufficiently high to be worth continuing with it.

### **3.5 Match operation**

The Centrelink/MSD Periods of Residence Programme is one of two programmes (the other being the Customs/MSD Periods of Residence Programme) that enable MSD to confirm periods of residence outside New Zealand for applicants for New Zealand benefits and pensions.

Each month MSD creates a file of selected beneficiaries who have recently applied for New Zealand Superannuation, Veteran's Pension or an Invalid's Benefit, and transmits it to Centrelink in Australia. The information sent includes the client's full name (including aliases), date of birth, gender, MSD client number and Australian Customer Reference Number (if known). The use of New Zealand social welfare numbers ensures that there is no uncertainty when MSD receives information back. Centrelink attempts to match the records against information from the Department of Immigration and Citizenship database, and where a match is found determines periods of Australian residence from the migration records.

The annotated file is then sent back to MSD, which compares the periods of residence information it receives with what is already in its database. The Ministry sends a notice of adverse action (section 103 notice) to individuals where discrepancies of more than one day are reported, for periods of overseas residence greater than 90 days, so that the difference can be resolved.

Where the information received indicates the beneficiary may also be entitled to an Australian pension, they must apply in order to receive New Zealand Superannuation. Receipt of an Australian pension effectively reduces the New Zealand government's payment (depending on the payment option selected by the client, either the New Zealand Superannuation is abated, or the New Zealand government receives the Australian pension amount).

### **3.6 Match authorisation**

Social Welfare (Transitional Provisions) Act 1990, sections 19C and 19D and Social Welfare (Reciprocity with Australia) Order 2002, Article 18. Although these are not information matching provisions listed in the Privacy Act, Schedule 3, the matches operated under these provisions are required to be treated as if they were authorised information matching programmes for most purposes – see Social Welfare (Transitional Provisions) Act 1990, section 19D(3)(e).



## 4. Customs/MSD Periods of Residence Programme

### 4.1 Match objective

To enable MSD to confirm periods of residence in New Zealand or overseas.

### 4.2 Recommendation

We recommend that this match should continue and have no suggested amendments to its operation.

### 4.3 Match assessment

The match is assessed against the criteria in section 98 of the Privacy Act 1993. In particular, we consider that:

- This match is a cost-effective method of confirming travel dates – other methods would be likely to be more costly and less efficient
- The number of agencies involved is appropriately limited
- The amount of personal information being disclosed is appropriately controlled – it is not unreasonably intrusive
- The match has been operated in a manner consistent with the information matching controls in the Privacy Act. Although the annual audits have occasionally raised issues, MSD has satisfactorily resolved these issues. The audits are therefore fulfilling their purpose.

### 4.4 Match history and results

This system was authorised and set up in 2002 to enable MSD to confirm periods of residence when applicants are uncertain of these details. The results have been as follows:

	2002 /03	2003 /04	2004 /05	2005 /06	2006 /07	2007 /08	2008 /09	2009 /10	2010 /11
CusMod records accessed	506	779	391	419	*	360	178	482	231

\* Figures were not requested for 2006/07 as the basis for reporting changed from statistics to an annual audit.

During 2004/05 the reporting on this match was hampered by technical problems with CusMod's automated logging function. MSD staff manually recorded significantly more searches than CusMod recorded.

An audit on the operation of this programme in 2010/11 found that there are effective controls in place and no issues were identified.

### 4.5 Match operation

New Zealand applications involving possible Australian entitlements are handled by MSD Specialised Processing Services. Enquiries on behalf of Australian applicants who may also

be eligible for some New Zealand benefits are also received by MSD Specialised Processing Services from Centrelink. Specially trained staff at MSD Specialised Processing Services have access via a secure web connection to the 'CusMod' Customs database of passenger movements to confirm departure and arrival dates. Individual access to the Customs database is recorded and statistics are kept in a privacy register to monitor compliance with procedures controlling access to the database. Each month, an audit of this register is conducted to confirm that all access is logged and a sample is checked for appropriateness.

Results are processed through the Centrelink/MSD Change in Circumstances Programme to generate notices of adverse action (section 103 notices) and any other necessary follow-up.

The operation of this match is audited annually by MSD and a copy of the report provided to us. These reports provide the basis for the Commissioner's assessment of the operation of the programme. In addition, as the owner of the data, Customs conducts audits to gain assurance that the access conditions are complied with. Copies of these audits are provided to the Commissioner.

#### **4.6 Match authorisation**

Customs and Excise Act 1996, section 280B.

## 5. Netherlands/MSD Change in Circumstances Programme

### 5.1 Match objective

To enable the transfer between New Zealand and the Netherlands of applications for benefits and pensions and of notifications of changes in clients' circumstances.

### 5.2 Recommendation

We recommend that this match should continue and have no suggested amendments to its operation.

### 5.3 Match assessment

The match is assessed against the criteria in section 98 of the Privacy Act 1993. In particular, we consider that:

- This match is a cost-effective method of updating records – other methods would be more costly and would be likely to put superannuitants to more trouble
- The number of agencies involved is appropriately limited
- The amount of personal information being disclosed is limited to that necessary to achieve the objective – it is not unreasonably intrusive
- The match has been operated in a manner consistent with the information matching controls in the Privacy Act, subject to some comments in the “match history and results” section below.

### 5.4 Match history and results

This is one of four programmes authorised and setup in 2003 relating to arrangements between the Netherlands and New Zealand. It can be considered the ‘foundation’ match because it is used when people are entered into the respective systems.

The recent match results have been as follows:

	2007 /08	2008 /09	2009 /10	2010 /11
NZ residents with Netherlands pensions (as at July)	3,423	3,552	3,536	3,622
NZ Superannuation recipients living in Netherlands (as at July)	1,055	1,066	1,199	1,199
Notices of adverse action (includes some corrections to Netherlands Customer Reference Numbers)	333	264	207	344
Challenges	0	0	0	0

Prior to changes to MSD's computer system “SWIFTT” in 2005/06 information for this match was manually entered into SWIFTT which meant that MSD could provide only limited information on the operation of the programme. We commented on this limitation in the annual reports on the match, which led to the introduction of annual audits of the match.

An audit on the operation of this programme in 2010/11 found that the letter advising clients of changes did not inform them that adverse action could be taken against them as a result of the information match. This statement, which is required under section 103 of the Privacy

Act, was omitted during computer system changes made during the year. MSD reinstated the statement on 21 November 2011. For this reason, the match was temporarily not compliant.

### **5.5 Match operation**

When a person first applies in New Zealand for a pension and indicates possible entitlement to a Netherlands pension, MSD forwards the appropriate completed forms and supporting documents (or confirmed copies) to the Netherlands. The forms include details such as the full names, dates of birth, addresses and MSD client reference numbers. When MSD receives confirmation back from the Netherlands, including the client's Netherlands social welfare reference number, the client's record can be updated in SWIFTT. Changes in eligibility with potential adverse consequences will cause SWIFTT to generate a notice of adverse action under the authorising law (similar to a section 103 notice). This is sent to the affected individuals enabling them to correct any mismatch and confirm their entitlements.

Superannuitants living in either country may have their periods of residence in both countries combined for the purposes of eligibility for benefits.

### **5.6 Match authorisation**

Social Welfare (Transitional Provisions) Act 1990, sections 19C and 19D and Social Welfare (Reciprocity with the Netherlands) Order 2003, Article 216.

## 6. Netherlands/MSD General Adjustment Programme

### 6.1 Match objective

To enable the processing of general adjustments to benefit rates for individuals receiving pensions both from New Zealand and from the Netherlands.

### 6.2 Recommendation

We recommend that this match should continue and have no suggested amendments to its operation.

### 6.3 Match assessment

The match is assessed against the criteria in section 98 of the Privacy Act 1993. In particular, we consider that:

- This match is a cost-effective method of handling adjustments to benefit rates – other methods would be likely to be more costly
- The number of agencies is appropriately limited
- The amount of personal information being disclosed is no more than is necessary – it is not unreasonably intrusive
- The match has been operated in a manner consistent with the information matching controls in the Privacy Act, except for the issue identified under “match history and results” below.

### 6.4 Match history and results

This programme was authorised and setup in 2003 to transfer information four times each year for across-the-board changes in superannuation rates.

The recent results for the programme are as follows:

	2003 /04	2004 /05	2005 /06	2006 /07	2007 /08	2008 /09	2009 /10	2010 /11
MSD clients affected by pension deductions		2,590			3,423	3,552	3,536	3,622
MSD clients in Netherlands					1,055	1,066	1,119	1,199

Prior to changes to the computer system in 2005/06 the net pension value was manually entered into SWIFTT. Therefore MSD could provide only limited information on the operation of the programme. We commented on this in the annual reports on the match, which led to the introduction of annual audits of the match.

An audit on the operation of this programme in 2010/11 identified that the letter advising clients of changes did not include the statement informing clients of the adverse action that could be taken against them as a result of the information match. This statement was omitted during changes made during the year. MSD reinstated it on 21 November 2011. The potential adverse action is a reduction in New Zealand’s contribution to the client’s

superannuation payments equal to the increase in the Netherlands' contribution to the payments.

## **6.5 Match operation**

Each year in April, New Zealand sends client information to the Netherlands Sociale Verzekeringsbank (SVB) for MSD clients in receipt of both New Zealand and Netherlands pensions. This includes changed superannuation payment information, the MSD client reference number and the Netherlands unique identifier. This information is used by SVB to update records on superannuants who receive benefits from both countries and adjust its payments to recipients of New Zealand Superannuation who are resident in the Netherlands.

Twice each year (in January and July), MSD sends SVB a file containing only the New Zealand and Netherlands unique identifiers for all persons known to be receiving pensions from the Netherlands while resident in New Zealand. SVB then creates a new file updating the information with data about Netherlands' rate adjustments. The file is sent back to New Zealand, where MSD updates its records about those individuals' Netherlands pension rates, and adjusts superannuation payments accordingly.

In May each year, MSD sends SVB another similar file. SVB creates a new file containing information on the 'Holiday Pay' bonus payable to Netherlands pensioners living in New Zealand. The file is run through the SWIFTT system as a disbursement list for those clients who receive their Netherlands and New Zealand entitlement through the Special Banking Option operated by the MSD.

Since April 2011 the information has been transferred online. Previously it was transferred by CD.

## **6.6 Match authorisation**

Social Welfare (Transitional Provisions) Act 1990, sections 19C and 19D and Social Welfare (Reciprocity with the Netherlands) Order 2003, Article 216.

## **7. Netherlands/MSD Debt Recovery Programme**

### **7.1 Match objective**

To enable New Zealand and the Netherlands to recover benefit overpayment debts owed to them by individuals living in the other country.

### **7.2 Recommendation**

We have no recommendation for this match, as it has not operated.

### **7.3 Match assessment**

We usually assess matches against the criteria in section 98 of the Privacy Act 1993. However in this case the match has not operated. Instead, we simply note that the provision for the match is necessary to meet the conditions of the reciprocity agreement with the Netherlands, and the number of agencies involved and the amount of personal information that would be disclosed are appropriate.

### **7.4 Match history and results**

This match was authorised and setup in 2003. However, this programme has not operated as no requests have been received from the Netherlands.

### **7.5 Intended match operation**

When Netherlands beneficiaries have received an overpayment from the Netherlands Sociale Verzekeringsbank (SVB), the SVB would send the debtor information to MSD on an approved form (debt certificate), along with other documentation required to enforce the debt. The information would include names, address, dates of birth, amount of debts and the Netherlands and New Zealand social welfare numbers.

MSD would manually match the debtor details against its database. If a match was found, MSD would write to the debtor advising of the information received from SVB and giving the individual an opportunity to challenge the information. That letter would serve a similar purpose to the requirements of adverse action notice (section 103 notice). MSD would either collect the debt through regular deductions from current beneficiary payments or, in the case of non-beneficiaries, by other arrangements.

### **7.6 Match authorisation**

Social Welfare (Transitional Provisions) Act 1990, sections 19C and 19D and Social Welfare (Reciprocity with the Netherlands) Order 2003, Article 216.

## 8. IR/MSD (Netherlands) Tax Information Programme

### 8.1 Match objective

To enable income information about New Zealand-resident clients of the Netherlands government insurance agencies to be passed to the Netherlands for income testing.

### 8.2 Recommendation

We recommend that this match should continue and have no suggested amendments to its operation.

### 8.3 Match assessment

The match is assessed against the criteria in section 98 of the Privacy Act 1993. In particular, we consider that:

- This match is a cost-effective method of handling these enquiries – other methods would be likely to be more costly
- The number of agencies involved, and their respective roles, are appropriately limited
- The amount of personal information being disclosed is limited to that necessary – it is not unreasonably intrusive
- The match has been operated in a manner consistent with the information matching controls in the Privacy Act.

### 8.4 Match history and results

This is one of four matches designed to facilitate the administration of arrangements between the Netherlands and New Zealand that was authorised and set up in 2003. The first request from the Netherlands was received in November 2004.

The match results are as follows:

	2003 /04	2004 /05	2005 /06	2006 /07	2007 /08	2008 /09	2009 /10	2010 /11
Requests for information	0	1	0	1*	50	55	58	55

\* 1 request, declined as outside the permitted scope.

Until 2007/08 MSD reported only one request each year as the requests are all received in a single envelope. This inaccuracy has since been resolved.

An audit on the operation of this programme in 2010/2011 found that there are effective controls in place and no issues were identified.

### 8.5 Match operation

For New Zealand-resident clients of the Netherlands government insurance agencies, the Netherlands Sociale Verzekeringsbank (SVB) (social insurance) or Uitvoeringsinstituut



WerknemersVerzekeringen (UWV) (employee insurance) initiates a match by sending a written request on an approved form to MSD Specialised Processing Services for an individual's contact details and income information. MSD passes the form to Inland Revenue. Where a match can be determined, IR completes the sections of the form for New Zealand income information and returns it to MSD in a sealed envelope, that is forwarded, unopened, to the Netherlands.

The information exchanged will include the Netherlands and New Zealand social welfare numbers and the New Zealand Tax file number.

MSD keeps no record of the information contained on the form. IR does not keep a copy of the form, nor does it transfer information from the form to its own systems. IR would be responsible for sending adverse action (section 103-type) notices to affected individuals, if any adverse action was to be taken against them in New Zealand. IR manually records the statistics for this match.

### **8.6 Match authorisation**

Social Welfare (Transitional Provisions) Act 1990, sections 19C and 19D and Social Welfare (Reciprocity with the Netherlands) Order 2003, Article 216. Tax Administration Act 1994, section 85B.

## **9. Background:**

### **9.1 Information matching**

Information matching involves the comparison of one set of records with another, usually to find records in both sets that belong to the same person. Matching is commonly used to detect fraud in social assistance programmes, or to trace people who owe debts to the Crown, but can also be used ensure people get entitlements as in the case of the unenrolled voters matches.

Oversight of this growing area of activity is important to safeguard individuals and maintain transparency and trust in government. The Privacy Act regulates information matching through controls directed at:

- authorisation – ensuring that only programmes clearly justified in the public interest are approved
- operation – ensuring that programmes operate within the information matching framework
- evaluation – subjecting programmes to periodic review.

### **9.2 Section 106**

Section 106 of the Privacy Act requires the Privacy Commissioner to undertake periodic reviews of the operation of each information matching provision and to consider whether:

- the authority conferred by each provision should be continued
- any amendments to the provision are necessary or desirable.

A periodic review is necessary to assess the ongoing value and suitability of a programme in light of experience operating the programme. A programme may lose effectiveness over time if hit rates have peaked or the wider context has changed.

To conduct these reviews we consider mainly the information matching guidelines set out in section 98 of the Privacy Act. In particular we focus on whether each provision:

- continues to achieve its objective by providing significant monetary benefits or other comparable benefits to society
- raises concern because of the scale of matching (because of the number of agencies involved, the frequency of matching, or the amount of personal information being disclosed)
- is operating within the information matching controls in the Privacy Act.