



Smart Energy Retail Pty Ltd
ABN 49 639 060 405

Credit Reporting Policy

Privacy Collection Statement for Credit Reporting

This is Smart Energy's Credit Reporting Policy, which describes how we comply with our obligations in relation to credit-related information and credit reporting contained in the Privacy Act. Your credit information is being collected by Smart Energy Retail Pty Ltd (ABN 49 639 060 405) or one of its subsidiaries or affiliates (together, we or us).

1. What information we collect

We may collect credit-related information about you, including:

- your name and contact details;
- your credit history, including any repayments or late repayments you have made;
- details of any credit you have sought or obtained from other credit providers;
- any credit rating or credit assessment score that we calculate or that a credit reporting body might provide to us; and
- details of any credit-related court proceedings or insolvency applications that relate to you.

2. How we collect your credit related information

We may collect this information from you or from third parties, including from credit reporting bodies and other credit providers, as set out in our Privacy Policy.

3. The purposes for which we collect your credit-related information

We use your credit-related information to help us decide whether to provide or continue to provide any products or services to you on credit and to manage our relationship with you as permitted by Part IIIA of the Privacy Act.

We may use or disclose your credit-related information for a range of purposes including to:

- assess any application you make for credit;
- collect payments that you owe us;
- consider whether to provide credit to you;
- respond to any access or correction requests that you make to us, a credit reporting provider or another credit provider;
- respond to any complaint that you make, whether to us, a regulator or any provider of a recognised external dispute resolution scheme; and
- comply with the law or an order of a court or tribunal.

If you choose not to provide this information to us, we may not be able to answer your query or provide energy, credit or related products and services to you.

4. When we disclose your credit related information to third parties

We may disclose your credit-related information to:

- credit reporting bodies that collect credit-related information about individuals and use that information to provide a credit-related service to their customers;
- third parties – such as debt collectors, credit management agencies and our agents and other third parties that provide credit-related services to us – for example, by processing applications for credit made to us;
- other energy providers that provide, or are considering providing, credit to you;
- a third party that you or we ask to act as guarantor of any credit provided to you;
- third parties to whom we assign your debt.

5. What credit reporting bodies do

Credit reporting bodies collect a range of credit-related information about individuals to provide a credit-related service to their customers. They may include your information in reports provided to other credit providers to help them assess your credit worthiness.



6. What information we may give to credit reporting bodies

We may inform credit reporting bodies if you:

- do not pay for the products and services that we provide to you;
- commit fraud or try to; and
- commit a serious credit infringement.

This may affect your ability to obtain credit in the future.

7. Which credit reporting bodies we use

We may disclose your information to:

Illion Data Registries Pty Ltd

Call: 1300 734 806

Mail: PO Box 7405 St. Kilda Rd Melbourne VIC 3004

Email: pac.austral@illion.com.au

Web: creditcheck.illion.com.au

8. How we store your information

We securely store all credit-related information that we collect or hold about you. We do not currently hold credit-related information overseas. If your credit-related information is held overseas in the future we will update this collection statement.

9. What happens if we refuse your credit application

If we refuse your credit application based on information from a credit reporting body, we tell you and give you the name and contact details of that body and any other information we are required to give you.

10. Accessing and correcting any credit-related information

You may ask for access to any credit-related information that we hold about you in accordance with our Privacy Policy. If you ask us to correct any credit-related information, we will respond within 30 days (or any longer period you agree to) and correct it if we are satisfied it is inaccurate, out-of-date, incomplete, irrelevant or misleading. We may consult with other credit providers and credit reporting bodies about your request, and if we do, we will tell them you have made a complaint. We will notify you about the corrected information. We will also notify any other credit provider and credit reporting body to which we have disclosed the information, including where we disclosed your credit-related information after you made a complaint but before it was resolved. If we correct your credit-related information without you asking us to, we will take reasonable steps to notify to you and any other credit provider and credit reporting body to which we have previously disclosed that information. You also have a right to request that credit reporting bodies do not use any credit-related information held by them for the purposes of pre-screening any direct marketing by credit providers. If you would like to make such a request, you should contact the credit reporting bodies using the contact details set out above.

11. How to make a complaint

You may complain about any failure by us to comply with Part IIIA of the Privacy Act or the Credit Reporting Code. If your complaint relates to our failure to provide access to, or correcting, any credit-related information, you may lodge a complaint with the Office of the Australian Information Commissioner (www.oaic.gov.au) or a recognised external dispute resolution scheme we tell you about. Alternatively, if your complaint does not relate to these matters, you may lodge a complaint with us under the procedure in our Privacy Policy, which is available at smartenergygroup.com.au/privacy-policy. If you prefer to receive a copy of the policy in another way, you can contact us at smartenergygroup.com.au/help-support or by emailing privacy@smartenergygroup.com.au.

Unless it is impracticable or unlawful for us to do so, we will notify any credit provider and credit reporting body to which we have disclosed information that you have made a complaint and the outcome of that complaint.



12. Fraud and identity theft

If you believe you have been a victim of fraud or identity theft, you can contact the credit reporting bodies directly and ask them not to disclose your credit-related information.

13. Different format of this policy

If you wish to access this policy in a different format, please contact us using the email or postal address listed in our Privacy Policy.

