



Credit Reporting Policy

Contents

Credit reporting policy	2
What credit-related information do we collect?.....	2
How do we collect and hold your credit information and credit eligibility information?.....	2
How do we use and when do we disclose your credit information and credit eligibility information?.....	2
Do we store and disclose your credit information and credit eligibility information outside of Australia?.....	3
Which credit reporting bodies do we disclose your credit information and credit eligibility information to?.....	3
How can you exclude your credit reporting information from pre-screening for direct marketing?.....	4
How can you take steps to protect your credit reporting information if you are the victim of fraud?.....	4
How can you access or correct your personal information and credit reporting information, or make a privacy complaint?.....	4



Credit reporting policy

This policy explains how we manage your credit information and credit eligibility information, which is regulated by Part IIIA of the Privacy Act and the Credit Reporting Privacy Code.

Credit information is generally information that relates to credit that you have applied for (such as loans, hire purchase agreements or other deferred debts), and includes identification information, basic information about your credit account, information about the types of credit provided to you, details about information requests we make about you to Credit Reporting Bodies (“CRBs”), information about certain overdue payments and serious credit infringements, and any other information that can be collected by CRBs.

Credit eligibility information is information equivalent to the kinds of information listed directly above that we generally collect from CRBs. This information relates primarily to your dealings with other credit providers (for example, banks, other financial institutions, or other organisations that may provide you with credit in connection with their products or services). It may also include certain credit worthiness information that we derive from the data we receive from a CRB.

What credit-related information do we collect?

We may collect credit information and credit eligibility information about you including your credit history, and information about certain overdue payments and serious credit infringements (such as defaults and judgements).

We safeguard your credit information and credit eligibility information in the ways described in our Privacy Policy under the heading “How do we safeguard your personal information?”

How do we collect and hold your credit information and credit eligibility information?

We may collect credit information about you in any of the circumstances relating to other personal information described in our Privacy Policy under “How do we collect your personal information?” We may also collect credit eligibility information about you from other credit providers.

We safeguard your credit information and credit eligibility information in the ways described in our Privacy Policy under the heading “How do we safeguard your personal information?”



How do we use and when do we disclose your credit information and credit eligibility information?

We may use your credit information and credit eligibility information for the purpose of :

- processing credit-related applications and managing credit that we provide,
- assisting you to avoid defaults;
- collecting amounts, you may owe us in relation to such credit, as well as dealing with serious credit infringements (for example, if you deliberately seek to evade your payment obligations);
- assigning our debts;
- participating in the credit reporting system; and
- dealing with complaints or regulatory matters relating to credit or credit reporting.

We may disclose your credit information and credit eligibility information in accordance with the purposes described directly above to:

- CRBs (ie if you fail to meet your payment obligations to us, or you commit a serious credit infringement, in relation to consumer credit for our products or services);
- other credit providers, existing or previous suppliers of goods or services, your bank and certain other businesses;
- any organisation involved in a corporate reorganisation with us or considering acquiring an interest in our assets or business;
- as required or authorised by law (ie to a law enforcement agency, a regulatory body or an industry ombudsman);
- any person or organisation for which you have given your consent.

When we disclose your information to CRBs, including information about you in connection with your applications for, or other dealings with us regarding, such products or services, these CRBs may include such information in the credit reporting information they disclose to other credit providers to assist them in assessing your credit worthiness.

We may also use and disclose your credit information and credit eligibility information in accordance with the circumstances described in our Privacy Policy under the headings “How do we use your personal information?” and “How do we disclose your personal information?”

Do we store and disclose your credit information and credit eligibility information outside of Australia?

Some of the people and entities to whom we may disclose your credit information or credit eligibility information are based outside Australia. For more information, please refer to the circumstances described in our Privacy Policy under the heading “Do we disclose and store your personal information outside Australia?”



Which credit reporting bodies do we disclose your credit information and credit eligibility information to?

We may disclose your credit information and credit eligibility information to the following CRBs:

Equifax Pty Ltd

PO Box 964

North Sydney NSW 2059

Website: www.Equifax.com.au

Illion Australia Pty Ltd (formerly trading as “Dun & Bradstreet”)

Telephone: 13 23 33

Website: www.illion.com.au

A CRB is required to have a policy which explains how they will manage your credit-related information. You can view the policy for each CRB that we deal with at the relevant links above.

How can you exclude your credit reporting information from pre-screening for direct marketing?

Some credit providers (for example, banks and finance companies) can ask CRBs to pre-screen their direct marketing offers for consumer credit by using credit reporting information. You have a right to ask a CRB to exclude your credit reporting information from such use. You should contact the relevant CRB directly to ask.

How can you take steps to protect your credit reporting information if you are the victim of fraud?

If you believe that you have been, or are likely to be, the victim of fraud (for example, if you think that someone is misusing your identity to apply for credit) you have a right to ask a CRB not to use or disclose your credit reporting information. You should contact the relevant CRB directly to ask. If you make such a request, a CRB will not disclose information about you for 21 days. You can request an extension to this period if you believe you are still, or still likely to be, a victim of fraud.



How can you access or correct your personal information and credit reporting information, or make a privacy complaint?

You have the right to ask for access to, or correction of, personal information and credit reporting information that we hold about you. However, we may limit your access if access would disclose personal information about another person, or where it would disclose commercially sensitive information. You also have the right to make a complaint if you believe that we have not complied with the Privacy Laws in relation to your information.

To obtain access, correct your information, make a complaint or inquire about your rights, please contact us in writing using the contact details provided below. We will acknowledge any complaints in writing as soon as practicable, and to respond to any complaints or inquiries within 30 days. We may need to consult with a CRB or another credit provider to do so. If we need more than 30 days to resolve your complaint, we will advise you of the reasons for the delay and ask for your consent to extend this day period.

You may obtain information by contacting our Customer Care team by

Phone: 1300 946 898

Email service@discoverenergy.com.au

Or by writing to

The Privacy Officer
Discover Energy
PO Box 665
North Sydney NSW 2059