

credit policy

Introduction

This Credit Policy represents our policy as at October 2015. From time to time and for any reason we may revise this Credit Policy and our Credit Information practices. This Credit Policy will be updated to reflect any changes made.

Key terms used in this Credit Policy are capitalised and defined at the end of this Credit Policy.

Credit Information and Credit Eligibility Information we collect, hold and use

We obtain Credit Information, in the first instance generally from you, our customer, for example, in an application form you have completed. This information is collected to help us assess your application for credit, manage your account and comply with our legal and regulatory obligations. The types of Credit Information we obtain directly from you and hold may include identification information, default information, payment information, new arrangement information, repayment history information and, in some circumstances, publicly available information about you. We may also obtain Credit Information about you from joint account holders, other credit providers, internally from our records (past accounts with us) and publicly available information.

We collect, hold, use and disclose Credit Information about you in order to:

- assess whether to provide credit to you;
- manage any credit that we provide to you; and
- determine product and service offerings to you.

We may disclose Credit Information we hold about you where permitted and in accordance with legislative requirements and guidelines.

We may also obtain, hold, use and disclose Credit Eligibility Information about you from Credit Reporting Bodies (either ourselves directly or through our service providers) at the time of your application to assess your creditworthiness and assist us in making responsible credit decisions. This may include any of the types of information set out in the definition of Credit Information that are contained in a credit report obtained from Credit Reporting Bodies, which is used only to assess whether to provide credit to you.

We may disclose your Credit Information to a Credit Reporting Body, whether before, during or after the provision of credit, including for the following purposes:

- to assess your creditworthiness;
- to allow the Credit Reporting Body to create or maintain accurate records in relation to you;

- to recover overdue amounts owed to us; and
- to report defaults as permitted under the Privacy Act.

The information that we are permitted to disclose is limited under the Privacy Act and the Credit Reporting Privacy Code.

CP Derived Information – information that we usually derive

Personal information we or our service providers usually derive from credit reports disclosed to us or to our service providers by a Credit Reporting Body is limited to a score, based on information obtained from the credit report and a risk profile analysis which we use to determine your creditworthiness and eligibility for consumer credit. This score is not recorded, stored or used by us for any purpose other than assessing your initial application.

How we hold your Credit Information and Credit Eligibility Information

We typically retain Credit Eligibility Information about you only during the credit application process while we are assessing your credit application. After that time, we take reasonable steps to destroy or de-identify the information in accordance with the requirements of the Privacy Act.

Any Credit Information or Credit Eligibility Information that we collect is typically held on secure electronic databases.

We understand that keeping secure your credit and personal information is important. We take precautions to protect such information we hold about you from misuse, loss, interference, theft and from unauthorised access, modification or disclosure.

Our security measures may include, but are not limited to:

- educating our employees about their obligations with regard to your credit and personal information;
- ensuring our employees and outsourced service providers use passwords when accessing our systems;
- using secure networks or encryption when transmitting electronic customer data;
- storing information in secure, encrypted data centres;
- requiring any third party service providers to provide appropriate assurances to handle your information in a manner consistent with the Privacy Act and Credit Reporting Privacy Code; and
- compliance with payment card industry security standards with respect to the storage and transmission of payment card details.

Cross-border disclosure of Credit Information

Alinta Energy or a service provider engaged on our behalf may disclose or transmit your Credit Information to recipients outside Australia, including when recovering outstanding amounts owed to us by you. In these circumstances your Credit Information may be disclosed to entities with operations in New Zealand, Indonesia and Manila.

How we handle requests for access to Credit Eligibility Information about you

Generally, you have a right to access the Credit Eligibility Information that we hold about you. Requests to obtain access to Credit Eligibility Information held by Alinta Energy should be made by contacting:

In all states except Western Australia:

Postal Address: Alinta Energy
GPO Box 1302
Melbourne VIC 3001
Email: customer.service@mail1.alintaenergy.com.au
Phone: 133 702

In Western Australia:

Postal Address: Alinta Energy Customer Contact Centre
PO Box 8348
Perth WA 6849
Email: customer.services@alintaenergy.com.au
Phone: 13 13 58

How we handle requests for correction of Credit Eligibility Information or Credit Information held about you

We may request that you verify your identity before we provide you with a copy of any Credit Information we hold in relation to you.

You also have the right to seek the correction of Credit Information or Credit Eligibility Information held by us. If we are satisfied that the Credit Information or Credit Eligibility Information about you is inaccurate, out-of-date, incomplete, irrelevant or misleading, we will take such steps (if any) as are reasonable in the circumstances to correct the information within 30 days or within a longer period if you agree in writing.

Complaints

Should you have a complaint relating to our credit reporting policies and practices or want to report a failure by Alinta Energy to comply with our obligations under the Privacy Act in relation to credit reporting or under the Credit Reporting Privacy Code, we encourage you to inform us so that we can have the opportunity to remedy the issue and find a solution. You can do this by contacting the Privacy Officer as follows:

In all states except Western Australia:

Postal Address: Alinta Energy
Level 13, 225 George Street
Sydney NSW 2000 Australia
Attention: Privacy Officer
Email: privacy@alintaenergy.com.au
Phone: 02 9372 2600

In Western Australia:

Postal Address: Alinta Energy
PO Box 8348
Perth WA 6849
Attention: Privacy Officer
Email: privacy@alintaenergy.com.au
Phone: 08 9486 3000

Complaints will be handled in accordance with our Standard Complaints and Dispute Resolution Policy and any applicable codes or guidelines which Alinta Energy is bound by when addressing complaints in relation to Credit Reporting Information.

In particular, if you make a complaint, we will:

- within 7 days after your complaint is made, give you a written notice that:
 - acknowledges you making the complaint; and
 - sets out how we will deal with the complaint; and
- investigate the complaint.

If we consider that it is necessary to consult a Credit Reporting Body or credit provider about the complaint, we will do so.

After investigating your complaint, we will make a decision about the complaint and give you a written notice that:

- sets out the decision; and
- states that, if you are not satisfied with the decision, you may make a complaint to the Information Commissioner,

within 30 days commencing on the day on which your complaint is made or, a longer period if you agree in writing.

If you are unsatisfied with the handling of your complaint, you may lodge a complaint with the Office of the Australian Information Commissioner ("OAIC"). For more information about making a complaint to OAIC, visit <http://www.oaic.gov.au/privacy/making-a-privacy-complaint>.

Key definitions

For the purposes of this Credit Policy:

Credit Information means personal information (other than sensitive information) about you that is:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by a credit provider, mortgage insurer or trade insurer;
- the types and amount of consumer credit that has been sought by you;
- default information;
- payment information;
- new arrangement information;
- court proceeding information in relation to outstanding amounts;
- personal insolvency information;
- publicly available information; and
- the opinion of a credit provider that you have committed a serious credit infringement in relation to consumer credit provided by the provider to you.

CRB Derived Information means any personal information (other than sensitive information) about you:

- that is derived by a Credit Reporting Body from Credit Information about you that is held by the body; and
- that has any bearing on your credit worthiness; and
- that is used, has been used or could be used in establishing your eligibility for consumer credit.

CP Derived Information means any personal information about you:

- that is derived from Credit Information or CRB Derived Information about you that was disclosed to us by a Credit Reporting Body;
- that has any bearing on your credit worthiness; and
- that is used, has been used or could be used in establishing your eligibility for consumer credit.

Credit Eligibility Information means Credit Reporting Information about you that was disclosed to us by a Credit Reporting Body or CP Derived Information.

Credit Reporting Body means an organisation that carries on a business or undertaking that involves collecting, holding, using or disclosing personal information about an individual for the purpose of, or for purposes including the purpose of, providing an entity with information about the credit worthiness of an individual.

Credit Reporting Information means Credit Information or CRB Derived Information about you.

Credit Reporting Privacy Code means the Credit Reporting Privacy Code registered under the Privacy Act 1988 (Cth) with effect from 12 March 2014.



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