

Credit reporting policy

1. Introduction

- 1.1. This is the Credit Reporting Policy of Alinta Energy Pty Limited (ABN 64 614 975 629) and its subsidiaries, including Alinta Sales Pty Ltd and Alinta Energy Retail Sales Pty Ltd (**Alinta Energy**). It describes how we manage your credit-related information and comply with our credit reporting obligations in the *Privacy Act 1988 (Cth)* (**Privacy Act**) and the *Privacy (Credit Reporting) Code (Cth)* (**Code**).
- 1.2. This Credit Reporting Policy should be read in conjunction with:
 - Alinta Energy Statement of Notifiable Matters (available at alintaenergy.com.au/creditstatement);
 - Alinta Energy Privacy Policy (available at alintaenergy.com.au/privacy); and
 - any other privacy or collection statement that Alinta Energy provide to you.

2. Types of credit-related information Alinta Energy collects and holds

- 2.1. Alinta Energy may collect your credit-related information from, or give your credit-related information to, credit reporting bodies.
- 2.2. If you have agreed to Alinta Energy obtaining a credit report about you, we may obtain the following types of credit-related information about you from a credit reporting body:
 - identification information (such as your name, address, date of birth, employer and drivers' licence number);
 - information about credit arrangements you have entered into, and whether the terms of these arrangements have been varied;
 - information about credit applications you have made, and whether information about you has been sought from credit reporting bodies;
 - information about overdue payments and default listings, and subsequent payments made;
 - publicly available information related to your creditworthiness such as bankruptcy information and credit-related court judgments; and
 - whether you have committed a serious credit infringement (e.g. credit-related fraud).
- 2.3. Alinta Energy uses the information that credit reporting bodies provide to create credit scores and risk assessments regarding your creditworthiness.
- 2.4. The types of credit-related information we may share with credit reporting bodies include the following:
 - identification information (including but not limited to your name, address, date of birth, employer and drivers' licence number); and
 - information about your overdue payments (provided we have first notified you as required by the Privacy Act); and
 - information about subsequent payments you have made.

3. How Alinta Energy collects your credit-related information

- 3.1. Alinta Energy obtains some credit-related information directly from you, our customer (for example, from an application form you have completed, or when you apply to become an Alinta Energy customer through one of our service providers and or sales channels).
- 3.2. Alinta Energy also obtains credit-related information from credit reporting bodies. For example, when you apply to become an Alinta Energy customer, we may (either directly or through our service providers) obtain a credit report about you.
- 3.3. Alinta Energy may use this credit report, as well as other information we hold about you, to make our own assessment of your creditworthiness. For example, we may derive a credit score and risk profile analysis about you.
- 3.4. Alinta Energy may also obtain credit-related information about you from other sources, such as joint account holders, other credit providers, internally from our records (past accounts with us) and publicly available information.

4. How Alinta Energy holds your credit-related information

- 4.1. The credit-related information that Alinta Energy hold is held in secure electronic databases.
- 4.2. Keeping your credit and personal information secure is important to Alinta Energy. We take precautions to protect such information from misuse, interference and loss, and from unauthorised access, modification or disclosure.
- 4.3. Alinta Energy 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 service providers use passwords when accessing our systems;
 - using secure networks and encryption when transmitting electronic customer data;
 - storing information in secure data centres; and

- requiring that any third-party service providers handle your information in a manner consistent with the Privacy Act and Code.

5. Purposes for which Alinta Energy collects, holds, uses and discloses your credit-related information

- 5.1. Alinta Energy collects, holds, uses and discloses your credit-related information in order to:
- assess your creditworthiness and make decisions about whether to provide credit to you;
 - process your application and manage any credit that we provide to you;
 - participate in the credit reporting system;
 - conduct risk analysis;
 - recover overdue amounts owed to us; and
 - comply with our legal and regulatory obligations.
- 5.2. Alinta Energy may (as permitted by the Privacy Act and the Code) disclose your credit-related information to a credit reporting body, whether before, during or after the provision of credit, including for the following purposes:
- to obtain creditworthiness information about you; and
 - to report defaults.
- 5.3. Alinta Energy may also disclose your credit-related information to the following third parties for the following purposes:
- to credit reporting bodies that collect credit-related information about individuals and use that information to provide a credit-related service to Alinta Energy;
 - to Alinta Energy's service providers including sales channels who assist us by, for example, providing customer acquisition, onboarding and management and back-office services (this may include us sharing information about your creditworthiness e.g. the outcome of our credit checking processes for risk analysis purposes);
 - to debt collection agencies or credit management agencies, whom we assign your debt for the purposes of recovering debts you owe to Alinta Energy;
 - to Alinta Energy's legal and financial advisors for audit purposes; and
 - to a third party that you or Alinta Energy ask to act as guarantor of any credit provided to you;
 - for other purposes, as required or authorised by law.

6. No overseas disclosures

- 6.1. We do not store or send your credit related information:
- outside of Australia; or
 - to an external territory.

7. How you can access the credit-related information that Alinta Energy holds about you

- 7.1. Generally, you have a right to access the credit-related information Alinta Energy holds about you. Before Alinta Energy provides you with this information, we will need to confirm your identity. Where we do not provide you with access, we will tell you why. Access requests should be made by contacting Alinta Energy using the details at the end of this Policy.

8. How you can seek the correction of the credit-related information Alinta Energy holds about you

- 8.1. You have the right to seek the correction of the credit-related information Alinta Energy holds about you. Correction requests should be made by contacting us using the details at the end of this Policy.
- 8.2. If we are satisfied that this information 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. Where required, we will consult with relevant credit reporting bodies, or other credit providers, to assist in resolving your correction request.
- 8.3. Where Alinta Energy does not comply with your correction request, we will tell you why.

9. Complaints

- 9.1. Should you have a complaint relating to a failure by Alinta Energy to comply with our credit reporting obligations under the Privacy Act or the 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 us using the details at the end of this Policy.
- 9.2. If your application is declined Alinta Energy does not retain your information and you may be redirected to the credit reporting body (Equifax or Illion - see Part 11 below for their details) for further details about the information they hold about you which informed our decision.
- 9.3. If you make a complaint, Alinta Energy will:
- acknowledge your complaint in writing within seven (7) days of you making the complaint; and
 - investigate the complaint.
- 9.4. If Alinta Energy considers that it is necessary to consult a credit reporting body or another credit provider about the complaint, we will do so.
- 9.5. After investigating your complaint, we will make a decision about the complaint and give you a written notice within 30 days commencing on the day on which your complaint is made, or a longer period if you agree in writing, that:
- sets out the decision; and
 - states that, if you are not satisfied with the decision, you may access an external dispute resolution scheme of which we are a member (being the relevant state energy

ombudsman) or make a complaint to the Office of the Australian Information Commissioner (**OAIC**).

- 9.6. Alinta Energy will provide contact details for any such external dispute resolution scheme when we notify you of our decision about your complaint. For more information about making a complaint to the OAIC, visit oaic.gov.au/privacy/privacy-complaints.

10. How to contact Alinta Energy

- 10.1. To ask us a question, correct your credit related information, make a complaint, or get a copy of this Policy, you can contact Alinta Energy as set out below:

- In all states except Western Australia:

For Privacy matters:

Postal Address: Alinta Energy
PO Box 16196
Collins Street West VIC 8007
Attention: Privacy Officer
Email: privacy@alintaenergy.com.au
Phone: 13 37 02 [click for more numbers](#)

For all other credit related matters:

Postal Address: Alinta Energy
PO Box 16196
Collins Street West VIC 8007
Attention: Credit Team
Email: ECDefaultListing@alintaenergy.com.au
Phone: 13 37 02 [click for more numbers](#)

- In Western Australia:

For Privacy matters:

Postal Address: Alinta Energy
PO Box 8348
Perth WA 6849
Attention: Privacy Officer
Email: privacy@alintaenergy.com.au
Phone: 13 13 58 [click for more numbers](#)

For all other credit related matters:

Postal Address: Alinta Energy
PO Box 16196
Collins Street West VIC 8007
Attention: Credit Team
Email: DefaultListingSupport@alintaenergy.com.au
Phone: 13 13 58 [click for more numbers](#)

11. How to contact our Credit Reporting bodies

- 11.1. You can also contact the relevant credit reporting bodies that Alinta Energy uses to review their relevant policy which explain how they manage your credit-related personal information via the contact details below:

Postal Address: **Equifax Australia**
PO Box 964
North Sydney NSW 2059
Email: customercomplaintsAU@equifax.com
Phone: 13 83 31
Web: www.equifax.com.au

Postal Address: **illion (Australia)**
PO Box 7405
St Kilda Rd VIC 3004
Email: PAC.austral@illion.com.au
Phone: 13 23 33
Web: www.illion.com.au

12. Policy Review

- 12.1. Alinta Energy's Credit Reporting Policy will be reviewed regularly and updated as required, including when there are legislative changes or changes to our credit and information handling practices. When we change our Credit Reporting Policy, we update it on our website. This Policy was last reviewed on 31 August 2022.