

# Credit reporting policy

## Introduction

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 ("we/us"). It describes how we manage your credit-related information and comply with our credit reporting obligations in the Privacy Act 1988 (Cth) (the "Privacy Act") and the Privacy (Credit Reporting) Code (the "Code").

We may modify this Credit Reporting Policy from time to time. If we do, we will post the updated Credit Reporting Policy on our website.

This Credit Reporting Policy should be read in conjunction with:

- our Statement of Notifiable Matters (available at [alintaenergy.com.au/creditleading](https://alintaenergy.com.au/creditleading));
- our Privacy Policy (available at [alintaenergy.com.au/privacy](https://alintaenergy.com.au/privacy)); and
- any other privacy or collection statement that we provide to you.

## Types of credit-related information we collect and hold

We may collect your credit-related information from, or give your credit-related information to, credit reporting bodies.

If you have agreed to us 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).

We use the information that credit reporting bodies provide to create credit scores and risk assessments regarding your creditworthiness.

The types of credit-related information we may share with credit reporting bodies include the following.

- identification information (e.g. your name, address, date of birth, employer and drivers' licence number) (if you have agreed to us obtaining a credit report about you); and
- information about your overdue payments (provided that we have first notified you as required by the Privacy Act); and
- information about subsequent payments you have made.

## How we collect your credit-related information

We obtain 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).

We also obtain 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.

We 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.

We 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.

## How we hold your credit-related information

The credit-related information that we hold is held in secure electronic databases.

Keeping your credit and personal information secure is important to us. We take precautions to protect such information from misuse, interference and loss, 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 service providers use passwords when accessing our systems;
- using secure networks or 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.

## Purposes for which we collect, hold, use and disclose your credit-related information

We collect, hold, use and disclose 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;
- assist you to avoid defaults;
- recover overdue amounts owed to us; and
- comply with our legal and regulatory obligations.

We 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.

We may also disclose your credit-related information for the following purposes:

- to our service providers 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);
- to debt collection agencies for the purposes of recovering debts you owe to us;
- to our legal and financial advisors; and
- for other purposes, as required or authorised by law.

## Overseas disclosures

Alinta Energy may disclose your credit-related information to entities outside of Australia. We use service providers located outside of Australia to perform functions on our behalf. The entities we may share your credit-related information with may be located in, or have personnel that access your information from, the following jurisdictions: New Zealand, the United States of America, the United Kingdom, Malaysia, Singapore, Indonesia, India, South Africa, Pakistan, Hong Kong and the Philippines. We only disclose your information to entities outside of Australia for our business functions or for the purposes of providing services to you. Where we do so, we ensure that the disclosure of and access to that information is secure and appropriate controls are in place, and we take reasonable steps to ensure that any overseas recipients of your information handle it in a manner consistent with the Privacy Act.

## How you can access the credit-related information we hold about you

Generally, you have a right to access the credit-related information we hold about you. Where we do not provide you with access, we will tell you why. Access requests should be made by contacting us using the details at the end of this Policy.

## How you can seek the correction of the credit-related information we hold about you

You have the right to seek the correction of the credit-related information we hold about you. 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. Where we do not comply with your correction request, we will tell you why. Correction requests should be made by contacting us using the details at the end of this Policy.

## Complaints

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.

If you make a complaint, we will:

- acknowledge your complaint in writing within 7 days of you making the complaint; and
- investigate the complaint.

If we consider that it is necessary to consult a credit reporting body or another 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 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"),

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 not satisfied with the handling of your complaint, you may complain to an external dispute resolution scheme of which we are a member (being the relevant state energy ombudsman), or the OAIC. We 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/](https://www.oaic.gov.au/privacy/privacy-complaints/).

## How to contact us

### 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](mailto:privacy@alintaenergy.com.au)

Phone: 13 37 02

### In Western Australia:

Postal Address: Alinta Energy  
PO Box 8348  
Perth WA 6849

Attention: Privacy Officer

Email: [privacy@alintaenergy.com.au](mailto:privacy@alintaenergy.com.au)

Phone: 13 13 58

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