

Jacana Energy is a credit provider for purposes of the *Privacy Act 1988 (Cth)* (**Privacy Act**) for products or services provided to you on credit. (Products or services provided on credit applies where you pay for products or services after we start providing them to you.)

This Credit Reporting Policy describes how we comply with our obligations under the Privacy Act and Privacy (Credit Reporting) Code in relation to the collection and use of credit information and credit reporting.

This policy applies in addition to our Privacy Policy which explains how we collect and manage personal information in accordance with the Privacy Act and *Information Act 2002 (NT)*.

1. Collecting credit information

Credit information is personal information that relates to credit provided to you or that you have applied for. We may collect and hold credit information about our customers and prospective customers.

How we collect credit information

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

What information we collect

The credit information we may collect includes:

- identification information, including your name, date of birth and contact details;
- your credit history, including any repayments or late payments you have made;
- details of any hardship application you make or payment plans that you enter into;
- details of any credit you have applied for or obtained from other credit providers;
- credit reporting information that a credit reporting body may provide us, including business credit scores and ratings;
- details of credit-related court proceedings and insolvency information; and
- publicly available credit worthiness information.

2. Using and disclosing credit information

Why we use and disclose credit information

The main reason we collect, hold, use and disclose credit information is to provide you with products and services. This includes:

- helping us to assess and decide whether to provide credit to you;
- assisting you to avoid a payment default;
- collecting payments that are owed to us;
- responding to requests from you, a credit reporting body or another credit provider, for access to or the correction of personal information; and
- for responding to complaints (whether made to us, a regulator or the provider of a recognised external dispute resolution scheme).

When we disclose credit information to third parties

In conducting our business, we may disclose your credit information to:

- third parties, such as debt collectors, credit management agencies and other credit providers;
- credit reporting bodies;
- other energy retailers (if you decide to move to another retailer);
- third parties to whom we assign your debt; and
- any authorised party permitted by you to speak with us regarding your account, including your authorised representative, welfare organisations and additional authorised persons on your account.

3. Credit reporting bodies

Credit reporting bodies collect credit information about individuals and use that information to provide credit-related services to their customers.

We may inform credit reporting bodies if you fail to pay for the goods and services provided to you, commit or attempt to commit fraud or if you commit a serious credit infringement.

Credit reporting bodies may use the personal credit information that we disclose to them in reports provided to other credit providers to assist them in assessing your credit worthiness.

You have the right to ask that a credit reporting body not:

- use your credit information for the purposes of pre-screening of direct marketing by a credit provider; and
- disclose credit reporting information about you if you believe, on reasonable grounds, that you have been, or are likely to be, a victim of fraud.

The credit reporting body we deal with, and may disclose your credit information to, is: **Equifax Australia Information Services and Solutions Ltd**, ABN 26 000 602 862, PO Box 964 North Sydney NSW 2059 (website: www.equifax.com.au).

4. Accessing and correcting credit information

You may request access to, and the correction of, any credit information that we hold about you in accordance with our Privacy Policy.

We will respond to your request within 30 days (or any longer period you agree to).

There are circumstances in which we may decline to provide you access to your credit-related information. If this happens we will notify you and also advise you of your right to lodge a complaint about our refusal to provide access.

If we decline your request to correct your credit information, you may request that a statement be associated with your credit information noting that you disagree with its accuracy.

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/or credit reporting body to which we have previously disclosed that information.

5. How to make a complaint

Credit Reporting Policy



If you have a complaint about our treatment of your credit information, please contact our Privacy Officer, in writing, using the contact details below. We will investigate your complaint and provide you with a response.

Post: **Att: the Privacy Officer**
Jacana Energy
GPO Box 1785
Darwin, NT
0801

Email: privacy@jacanaenergy.com.au

Our Privacy Officer will respond to your complaint within 30 days of its receipt.

If you are not satisfied with our response, then you may lodge a complaint with the Northern Territory Information Commissioner (<https://infocomm.nt.gov.au/>) or the Office of the Australian Information Commissioner (www.oaic.gov.au).

Complaints regarding our refusal to grant you access to, or correct, your credit information, may also be lodged with a recognised external dispute resolution scheme that Jacana Energy is a member of.

We may notify any credit provider or credit reporting body to which we have disclosed information that you have made a complaint and the outcome of that complaint.