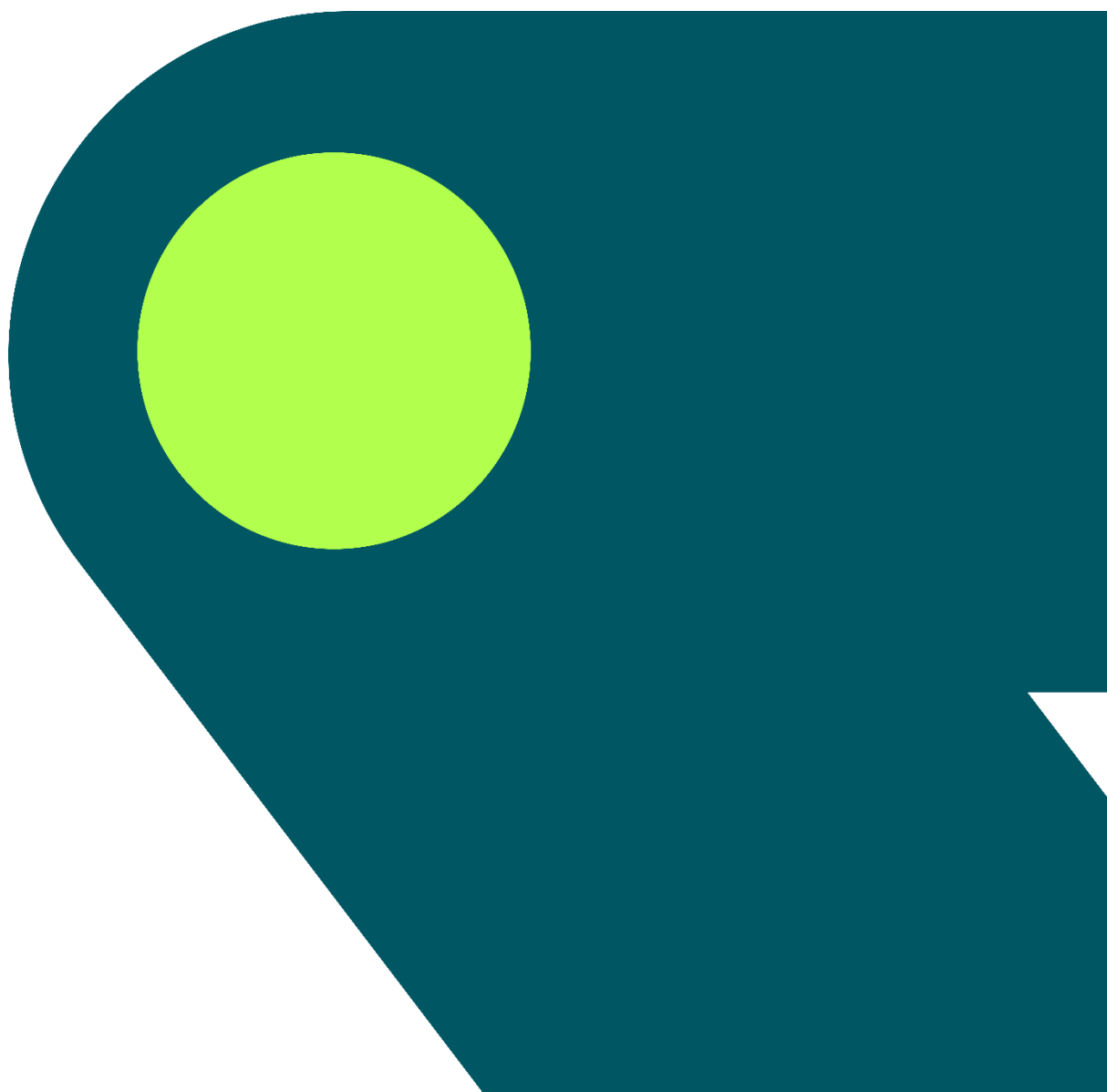




Credit Policy

SmartestEnergy Australia.



Credit Policy

This Credit Policy outlines how SmartestEnergy Australia Pty Ltd protects the privacy of the credit related information we collect from our (potential) customers. The policy should be read in conjunction with the SmartestEnergy Australia Privacy Policy.

1. Purpose

SmartestEnergy Australia Pty Ltd, and our related companies (referred to in this document as we, us or our) we are committed to privacy and understand the importance of protecting credit related information we collect. This Policy outlines how SmartestEnergy Australia Pty Ltd (SmartestEnergy) collects, uses, discloses and otherwise manages credit information about you in accordance with the Australian Privacy Principles contained in the Privacy Act 1988 (Cth) ("Privacy Act") and registered codes govern the way we must manage your personal information.

This Policy represents SmartestEnergy policy effective 1 June 2020.

From time to time Smartest may update or revise this Policy or our information handling practices. We will publish the revised policy on our website.

2. Credit Information We Collect

We collect and hold credit related information about you when you interact with us. We collect the name and contact details of our customers and their authorised representatives (brokers, third part intermediaries (TPI's)) as well as shareholders, business contacts, job applicants and contractors and others.

The Privacy Policy outlines all personal information we collect prior to performing credit related assessments.

Credit related information we collect and/or obtain from a credit reporting bureau (Illion, Moody's)) includes:

Credit limit application (based on potential of default on three months energy usage payment)

- Probability of default ratings
- Credit score or credit ratings
- Trade payment information
- Legal events, collections and commercial defaults
- Corporate ownership
- Officers
- Financial information.

3. Method of Credit Data Collection

We begin collecting credit related information when a credit limit application is made by you or an authorised representative of your organisation. A credit limit application implies that your organisation is willing to engage with SmartestEnergy Australia to become its electricity retailer.

We will collect credit related data from:

- Engagement with yourself directly
- Brokers, dealers or TPI's
- Our own research
- Credit bureau providers such as Illion or Moody's

In addition, we may collect and hold credit information from authorised representatives, network providers or other related parties.

4. Purpose for Collecting, Holding, Using and Disclosing Credit Information

We collect, hold and use your credit information in order to assess your credit worthiness in your application for a credit limit associated with your retail electricity supply.

We may disclose credit related information about you in the following instances:

- One of SmartestEnergy Australia's related entities requires credit information to manage a credit application;
- Third parties and credit agencies for credit data collection purposes;
- External dispute resolution purposes;
- Other entities or persons requiring information where we believe there has been a credit related breach or infringement;
- Debt collectors;
- Guarantors or proposed guarantors; and
- Instances where required by law.

5. Accessing, Updating and Correcting Credit Information

You can request access to, provide information and corrections to all credit related information.

You can request, access to details of your credit related information that we hold about you at any time which we will provide to you free of charge, by contacting:

Postal Address	Level 4, 36 Carrington Street, Sydney NSW 2000
Email	privacy-aus@smartestenergy.com.au
Phone	1300 176 031

We will respond to any such request for access as soon as reasonably practicable and in any event will acknowledge receipt within 7 days of its receipt of receiving your request and to provide you with access to the information requested within 14 days. Wherever possible and practicable, we will provide with you a copy or details of your personal information in the manner requested.

We take reasonable steps to ensure that all credit related information we collect, use, and disclose is accurate, complete, up to date and relevant. If we determine that the information we hold about you is no longer required for our business or to comply with the law, we will ensure it is destroyed.

If you believe any credit related information we hold about you is inaccurate, incomplete or outdated, you can ask us to update or correct it. To do so, please contact us using the details listed above. If we refuse your request to correct your credit related information, we will let you know why. You also have the right to request that a statement be associated with your credit related information that says you believe it is inaccurate, incomplete, misleading, or out of date.

6. Credit Complaints and Feedback

If you wish to make a complaint about a breach of the Privacy Act, Australian Privacy Principle or a should you have a credit related complaint or want to report a breach by SmartestEnergy of the Australian Privacy Principles, 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:

Postal Address	Level 4, 36 Carrington Street, Sydney NSW 2000
Attention	Privacy Officer
Email	privacy-aus@smartestenergy.com.au
Phone	1300 176 031

We will aim to resolve your complaint within five business days from when we receive your complaint. There may be times when we need a bit longer to investigate the complaint and respond to you, but we will contact you within five business days to give you an update and let you know when we think we'll find the answer or solution. We will also confirm how frequently you would like to be updated moving forward.

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: <https://www.oaic.gov.au/privacy/privacy-complaints/lodge-a-privacy-complaint-with-us/>.