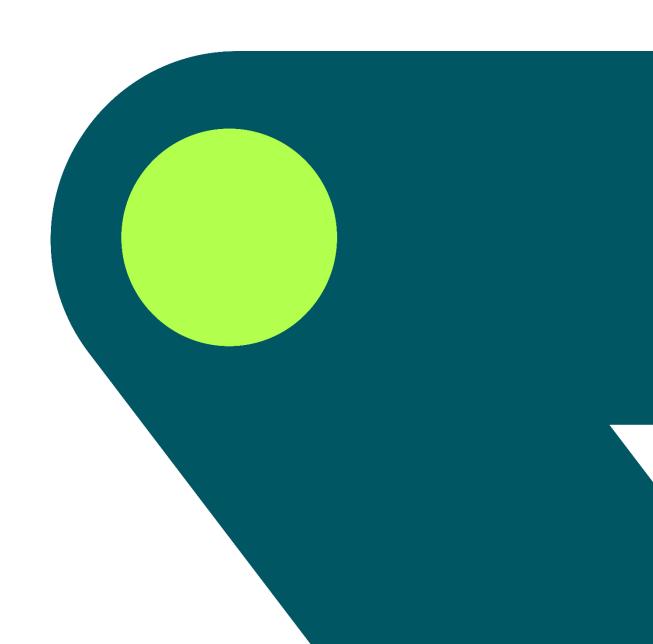


Privacy Policy

SmartestEnergy Australia



Privacy Policy

1. Purpose

The protection of your personal information is important to Smartest Energy.

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 the personal information we collect. This Policy outlines how SmartestEnergy Australia Pty Ltd (SmartestEnergy) collects, uses, discloses and otherwise manages personal 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. Personal Information We Collect

We collect and hold personal information about you when you interact with us, information that can identify you, relating to providing you with the services, products or credit you are, or someone else you know is, requesting. We may also collect information about you from other people and organisations.

If you are a customer, we may collect and hold personal information about you and your business to allow us to provide energy and related services to you, to comply with our legal and regulatory obligations. The kinds of personal information that we typically collect, and hold includes, but is not limited to business name, trading name; ABN, ACN; billing and payment information. address (mailing and site supply address); contacts (names, titles etc) information for key personnel; telephone and/or mobile numbers and email addresses.

If you request products, services, or credit from us, we may also collect and hold information related to your assets and financial position, including credit information or credit eligibility information about you. Our "Credit Policy" sets out how we manage with that information.

We may also hold personal information that you provide to us about other individuals residing at the service address e.g. tenant. We rely on you to inform those individuals that their personal information is being provided to us and that they may contact us for further information.

If you are a contractor or supplier, the kind of information that we collect, and hold includes your:

- ABN and other business details (such as name, address and contact details);
- Information relating to the goods or services you supply to us; and
- Billing and payment information.

In addition, we may collect and hold information from your network distributor or the energy market operator including information relating to the supply of energy to your supply address including information about energy consumption, connection, and interruptions.



3. How We Collect Personal Information

We collect personal information in the following ways:

- Apply or accepting an offer and/or entering into a contract with us for the supply of energy;
- Advanced metering infrastructure (for example smart meter data);
- Standard forms, via the internet, via email, or through a telephone conversation with you;
- Customer survey or market research activities;
- The marketing of our energy products and services; and
- Our website (including information you enter onto our website). Please see the "Collection of personal information through website activity" for more information.

There may be some instances where personal information about you will be collected indirectly because it is unreasonable or impractical to collect personal information directly from you. We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the information has been collected.

We may also collect personal information about you from third parties such as electricity and gas distributors, Credit Reporting Bodies (as the term is defined in our Credit Policy), market data research firms, your representatives (e.g. energy broker, tenant etc.) and contractors providing metering and payment/billing services.

We may obtain Credit Reporting Information about you from a Credit Reporting Body (as those terms are defined in our Credit Policy). We use this information to assess your creditworthiness and assist us in making responsible credit decisions. For further details refer to our Credit Policy which is available on our website.

We typically hold the personal information we collect on electronic databases.

4. Collection of Personal Information Through Website Activity

We collect the personal information that you enter onto our website (including when you register your user id, when you access your account online via The Source, use our enquiry form or sign up for our newsletter on our website). We may also collect non-personally identifiable information (such as your username, if it is not your actual name and browser details) or in some circumstances personal information about you when you interact with us online (including when you visit an SmartestEnergy hosted web page) or when you mention the brand name "SmartestEnergy" or our products via external social media platforms (e.g. Facebook or Twitter). Any personal information that we may collect from social media platforms is determined by the privacy settings of your account within the social media platform (that is, the extent to which your personal information is publicly available on the social media platform) and the content of your post.

Our website includes pages that use Cookies which are small amounts of data sent by our website and other third parties and stored on your computer's hard drive. This allows our servers to recognise your computer when you visit our website in the future. Cookies do not identify you as an individual although they do identify your browser type, the operating system you are using, the web page you visited, your internet service provider and your State location.



SmartestEnergy's website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics also uses Cookies to help the website analyse how users use the site. The information generated by the Cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. No personal information is collected or transmitted to Google. By using SmartestEnergy's website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

You can configure your internet browser to accept all Cookies, reject all Cookies or notify you when a Cookie is sent. If you refuse the use of Cookies in this way you may not be able to see the full functionality of SmartestEnergy's website. Please refer to your internet browser's instructions or help screens to learn more about these functions.

To assess the effectiveness of our website design and layout, as well as monitor traffic to the website we may contract with third parties to collect statistical data. However no personal information is collected during this process.

5. Purpose for Collecting, Holding, Using and Disclosing Personal Information

We collect, hold and use your personal information for our normal business operations and activities for the purposes of:

- Communicating with you;
- Verifying you and your business identity and supply address;
- Contracting, administering and managing the sale of energy to you including to obtain and provide meter services, issue bills and provide billing services and, receive payments;
- Providing services or credit to you or someone else you know;
- Providing you with marketing information about other services that we, our related entities and other organisations that we have affiliations with, that may be of interest to you;
- Providing you with information related to your business or other area of expertise or interest:
- Facilitating our internal business operations;
- Complying with any legal or regulatory requirements;
- Dealing with any complaints or enquiries;
- Analysing our service offerings and customer needs to improve our business model and services;
- Gathering and aggregating information for statistical and modelling purposes;
- In assessing performance and compliance with our regulatory obligations through independent audits; and
- Reporting to regulatory authorities and government bodies on regulatory compliance and performance obligations.

We may also collect personal information about you from third parties such as electricity and gas distributors, energy brokers, Credit Reporting Bodies (as the term is defined in our Credit



Policy), market data research firms, your representatives (e.g. tenant, energy broker) and contractors providing metering and payment/billing services.

We may obtain Credit Reporting Information about you from a Credit Reporting Body (as those terms are defined in our Credit Policy). We use this information to assess your creditworthiness and assist us in making responsible credit decisions. For further details refer to our Credit Policy which is available on our website.

We typically hold the personal information we collect on electronic databases.

6. Use and Disclosure of Personal Information

We may disclose your information to provide products, services or credit to you, manage our business activities and comply with law. We take practical measures to ensure that the organisations that we disclose personal information to are bound by confidentiality and privacy obligations in relation to the personal information. Third parties that we may disclose your personal information to include, but are not limited to:

- Your authorised business representatives;
- SmartestEnergy contractors, suppliers and agents who assist us in providing products, services and credit or marketing to you;
- The operator of the network through which energy is supplied to you;
- Financial institutions for payment processing and billing activities;
- Credit providers or credit reporting agencies for the purposes permitted under the Privacy Act and credit reporting legislation;
- Other organisations who in conjunction with us provide energy supply services or assist us in our business operations and activities;
- Customise your user experience on our website and other online services;
- Other organisations who assist us verify or validate your identity or supply address;
- SmartestEnergy's related bodies corporate;
- Government agencies, regulatory authorities or enforcement bodies (e.g. Australian Federal Police) where required or authorised by law;
- Our professional advisers including independent auditors we engage to ensure the integrity of our operations;
- · Debt collection agencies and other parties that assist with debt-recovery functions; and
- To consider job applicants for current and future employment.

In some situations, the law may permit or require us to use or disclose personal information for other purposes (for example where you would reasonably expect us to and the purpose is related to the purpose of collection).

7. Personal Information Security

We are committed to the security of your personal information. We take precautions to protect the personal information we hold about you is stored safely to protect it from misuse, loss, unauthorised access, modification or disclosure, including electronic and physical security measures. Some examples of the things we do to protect your information are:



- Educating our employees about their obligations with regard to keeping your information secure and implementing internal processes and policies to reflect this;
- Ensuring our employees and outsourced service providers use passwords when accessing our systems;
- Using secure networks or encryption when transmitting electronic customer data;
- Storing personal information in secure, encrypted data centres;
- Requiring any third parties engaged by SmartestEnergy to provide appropriate assurances to handle your personal information in a manner consistent with the Privacy Act; and
- Destroying and de-identifying information when the data is no longer required for our business or required to comply with the law.

Your personal information will be stored in servers located in Australia. We may disclose your personal information to third party service providers located in one or more overseas countries. Where we disclose your personal information to a third party that is located overseas or that will hold your personal information overseas, we will take reasonable steps to ensure that the overseas recipient of your personal information handles your personal information in accordance with the standards required under the Privacy Act.

8. Opt-Out of Receiving Information About Product and Services

From time to time, we may use your personal information to promote and market products and services to you, including through electronic methods such as email or SMS. We will do this to keep you informed of products, services and offers and we may continue to provide this information after you cease to acquire services from us.

If you do not wish to receive communications about our products, services and offers, or if you have subscribed to any of our newsletters or subscriptions and no longer wish to receive them, you can opt out by contacting us at privacy@smartestenergy.com.au or contact our Privacy Officer on 02 8328 1212.

If you receive a communication via email, you can opt out by clicking on the 'opt out' or 'unsubscribe' link at the bottom of the email and following the instructions.

9. Request for Access to Personal Information

You can request, access to details of the personal 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@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.



In some cases, we may refuse to give you access to the information or only give you access to certain information. If we do this, we will provide you with a written statement setting out our reasons for refusal, except where it would be unreasonable to do so.

We take reasonable steps to ensure that the personal 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.

We may not be able to provide you with the services, products or credit you are seeking if you provide incomplete or inaccurate information.

If you believe the personal 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 personal information, we will let you know why. You also have the right to request that a statement be associated with your personal information that says you believe it is inaccurate, incomplete, misleading, or out of date.

10. Privacy 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 privacy 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@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/.

If at any time you decide you do not wish to receive marketing communications from SmartestEnergy let us know by emailing us at custservice-aus@smartestenergy.com.au or calling us on 1300 176 031.

