



Credit Reporting Policy

pacificblue.com.au

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Pacific Blue Retail Pty Ltd (ABN 43 155 908 839) (**Pacific Blue**), takes your rights to privacy seriously.

This Credit Reporting Policy explains in general terms how we protect the privacy of the credit information or credit eligibility information that we collect about you.

We may provide products or services to you on credit (i.e. you will pay us for those products or services after we start providing them to you). We may conduct a credit check on you before you become a customer of ours.

The *Privacy Act 1988 (Cth)* (**Privacy Act**) applies to our collection, use, transfer and disclosure of credit information or credit eligibility information (as those terms are defined in the Privacy Act) that we collect about you. It also gives you the right to know what information we hold about you and how we use that information.

This Credit Reporting Policy applies in addition to our Privacy Policy.

1. What credit information we may collect and hold

We may collect and hold credit information or credit eligibility information about you, including:

- your name and identification details;
- your credit history, including any repayments or late repayments you have made;
- details of any credit you have sought or obtained from other credit providers;
- credit limits of any amounts of credit that we, or any other credit provider, have made available to you;
- details of any credit related court proceedings or insolvency applications which relate to you;
- any credit score or credit risk assessment indicating a credit reporting body's or credit provider's analysis of your eligibility for consumer credit; and
- start and end dates of credit arrangements.

2. How we collect, hold and secure your credit information

We may collect your credit information or credit eligibility information from you or from third parties, including from credit reporting bodies and other credit providers.

Where we hold this information, we will take reasonable steps to ensure that the credit information or credit eligibility information that we hold about you is protected from misuse and loss and from unauthorised access, modification or disclosure. We will also take reasonable steps to destroy or permanently de-identify this information if we do not need it or cease to need it for the purpose for which it was acquired, and we are not required by law to retain that information.

3. Why we collect, hold, use and disclose your credit information

We collect, hold, use and disclose your credit information or credit eligibility information to help us determine whether to sell or continue to sell you energy, as well as to manage our relationship with you, including to:

- make assessments about your credit worthiness;
- respond to any complaint that you make, whether to us, a regulator or any external dispute resolution body;
- respond to any access of correction requests that you make to us or to any credit reporting provider;
- seek payments of any amounts that you owe to us in respect of energy or other products or services that we have previously supplied to you;
- investigate and prevent any unlawful activity or misconduct;
- comply with our legal and regulatory obligations; or
- comply with any tribunal or court order.

We may disclose credit information or credit eligibility information with credit reporting bodies (where permitted by law) to:

- manage your credit;
- collect overdue payments;
- maintain information about you for credit assessments;
- make credit assessments of your credit worthiness; and
- make an assessment of an application by you for consumer credit or commercial credit, or to be a guarantor.

Where we collect credit information or credit eligibility information about you from credit reporting body, we may use that information to produce our own assessments and ratings in respect of your credit worthiness.

If we determine not to sell you energy based on credit eligibility information disclosed by a credit reporting body for the purpose of determining your eligibility to accept our offer to sell you energy, we will, within a reasonable period of cancelling your Market Agreement with us, inform you in writing and give you the name and contact details of the credit reporting body and any other information we are required to give you.

4. Who we may disclose your credit information to

In general, we may disclose your credit information or credit eligibility information to:

- debt buyers;
- third parties, including debt collectors, credit management agencies and our agents;
- our guarantors, representatives and anyone else authorised by you, as specified by you;
- credit reporting bodies that collect credit information or credit eligibility information about individuals and use that information to provide credit related services to customers; or
- courts, tribunals, lawyers and regulatory authorities as required or authorised by law or in accordance with their reasonable information requests.

5. Our disclosure of your credit information to a credit reporting body

We may disclose your credit information or credit eligibility information to a credit reporting body if you:

- commit or attempt fraud;
- commit a serious infringement; or
- do not pay for the energy services we provide to you.

In doing so, this may affect your capacity to obtain credit in the future.

The credit reporting body that we use is Equifax (<https://www.equifax.com.au/contact>). You can contact Equifax or visit their website to see their policies on the management of credit information, including details of how to access your credit information they hold.

If we intend to disclose default information about you to Equifax, we will give you at least 14 days written notice of our intention to do so, and we will also keep a written record of that disclosure.

6. Requesting access to, and correction of, your credit information

We aim to ensure that the Personal Information collected, used or disclosed by us is accurate, complete and up-to-date. We will take reasonable steps to ensure this occurs.

To make a request for access to your credit information or credit eligibility information, please contact us via our online enquiry form or by calling us on 133 669. (Note that the *Privacy Act 1988*

(Cth) allows us to deny you access in certain limited circumstances. If we refuse access, we will give you reasons for our refusal).

You also have a right to request that we correct any credit information or credit eligibility information that we hold about you if you believe that this information is inaccurate, out-of-date, incomplete, irrelevant or misleading. You can make such a correction request by using our online enquiry form or by calling us on 133 669.

We will respond to your request within 30 days (or any longer period that you agree in writing). You will not be charged for requesting access to, or the correction of your information, although we might have to charge a reasonable administrative fee to cover our costs of providing access to you.

If we cannot respond to your correction request without consulting with other credit providers or credit reporting bodies in relation to your request, we may do so and these bodies are permitted by law to assist us in resolving your correction request.

If we agree to your request, we will promptly correct any credit information or credit eligibility information that we hold about you that we are satisfied is inaccurate, out-of-date, incomplete, irrelevant or misleading. If we do correct this information at your request, we will inform you and each other credit provider and credit reporting body to which we have previously disclosed that information that we have corrected your information. Where we disclosed your information after you made a complaint but before it was resolved, we will tell the recipient that you have made such a complaint and we will subsequently inform that entity of the outcome of your correction request.

If we have any other reasons for suspecting that any credit information or credit eligibility information that we hold about you has become inaccurate, out-of-date, incomplete, irrelevant or misleading, we may independently decide to correct this information without consulting you. If we do this, we will take reasonable steps to notify that correction to you and to any other entities to which we have previously disclosed that credit information or credit eligibility information (unless it is impracticable for us to do so).

7. How to make a complaint

You have a right to complain about any failure by us to comply with the *Privacy Act* or the *Credit Reporting Code* in relation to our handling of your credit information.

If your complaint relates to our failure to provide access to or to correct any credit information or credit eligibility information that we hold about you, you may lodge a complaint directly with the Office of the Australian Information Commissioner. Otherwise, you must first lodge your complaint with us.

You may complain about any failure by us to comply with the *Privacy Act 1988* (Cth) or this *Credit Reporting Policy* by contacting us via our online enquiry form or by calling us on 133 669. If necessary, we consult with a credit reporting body about your complaint.

We will investigate your complaint free of charge and aim to respond to your complaint within 30 days (or any longer period that you agree to in writing). If we do not respond to your complaint within this timeframe, if you are not satisfied with our response to your complaint, or if we are unable to resolve your complaint, you can lodge a complaint with the Office of the Australian Information Commissioner (phone 1300 363 992).

More details about our complaints handling procedures can be found at the following web address: www.pacificblue.com.au/complaints

Where your complaint relates to the correction of your credit information or credit eligibility information and the resolution of your complaint requires us to correct your information, we will inform each other credit provider and credit reporting body that we have previously disclosed your information to that that you have made a correction complaint in relation to that information and that we have corrected your information as a result of the outcome of that complaint. However, if it is impracticable or illegal for us to do so we are not required by law to give this notification.

8. Contacting us

If you have any questions about this Credit Reporting Policy or if you have any concerns regarding the treatment of your credit information or credit eligibility information, you should contact our Privacy Officer using the details set out below.

Email address: privacyofficer@pacificblue.com .au

Mail address: Privacy Officer
PO Box 320
North Geelong VIC 3125 Australia

9. Changes to our Credit Reporting Policy

We may change this Credit Reporting Policy from time to time, including in order to comply with any future amendments to the Privacy Act, the Credit Reporting Code or related laws or regulations. Any updated versions of this Credit Reporting Policy will be effective from the date of posting on our website.

This Credit Reporting Policy was last updated in April 2023