

## Aurora Energy - Credit Reporting Policy

### 1. Introduction

This policy outlines how Aurora Energy Pty Ltd ('Aurora Energy') handles credit related information. All references to 'we', 'us' and 'our' in this policy refer to Aurora Energy.

'Credit related information' refers to personal information that has a bearing on credit that has been provided to you or that you have applied for. Credit related information includes information that we:

- obtain from credit reporting bodies;
- derive using such information (e.g. a credit score); and
- may disclose to a credit reporting body in relation to an application made to us for credit or any credit account held with us.

This policy is in addition to our Privacy Policy, which deals with our handling of personal information other than credit related information.

You may obtain a copy of our Privacy Policy, the Credit Reporting Policy and Credit Reporting Statement of Notifiable Matters by visiting our website [www.auroraenergy.com.au](http://www.auroraenergy.com.au).

### 2. Collection of credit related information

Credit related information about you can be collected from you (e.g. when you complete an application form or during telephone calls), credit reporting bodies (listed below) and/ or other third party credit providers that have provided credit to you in the past or present.

Aurora Energy may collect and hold any type of credit information about you, as permitted under the *Privacy Act 1988* (Cth) (the Privacy Act), including:

- your name, sex, date of birth, current residential address and previous two residential addresses, the name of your current or last known employer and your drivers licence number;
- a record of a lender asking a credit reporting body for information about the individual in relation to a credit application, including the type and amount of credit applied for;
- information as to any requirement for the individual to pay an amount by way of security for credit provided by Aurora Energy;
- information relating to whether the individual has been approved or denied credit by Aurora Energy;
- information relating to directors, owners or partners of entities, partnerships or businesses as disclosed in credit reports obtained by Aurora Energy;
- history of any hardship application you make, or payment plan activity you may enter into;
- publicly available information about your credit worthiness in relation to consumer credit;
- financial reports from third parties or that you have provided for the purpose of credit assessments;
- history of any breaches you may have committed in relation to your credit account with Aurora Energy;

- information about a payment that you are overdue in making in relation to consumer credit, and information about when such an overdue payment has been paid; and
- the opinion of a credit provider that you have committed a serious credit infringement in relation to consumer credit provided by the provider to you.

Aurora Energy may hold your credit related information in the form of electronic files, voice recordings and hardcopy format (in each case, securely protected and stored).

### **3. Use and disclosure of credit related information**

Aurora Energy will take all reasonable care and precaution to ensure that your credit related information is used only for purposes permitted by law relating to supply of products or services to you. Credit related information may be collected, used, held or disclosed by Aurora Energy:

- to conduct a credit assessment to assist in deciding if a credit account should be provided for products or services supplied to you;
- for our internal management purposes which are directly related to the supply of products or services to you;
- to assist you to avoid a payment default; and
- to assist with collection of payments that are overdue.

Aurora Energy may disclose your information to our related companies and to third parties including but not limited to, debt collectors, credit management agencies, other credit providers, credit reporting bodies, government bodies, regulatory authorities (as required by law) and any authorised party you may give permission for us to speak with including welfare organisations, guarantors or representatives nominated by you.

If your application for credit is denied based on information provided to us by a third party reporting body, we will inform you and provide contact details of the credit reporting body used.

### **4. Credit reporting bodies**

We may exchange information with credit reporting bodies, where permitted by law, to:

- manage your credit requests;
- review your credit worthiness in assessing a new application;
- obtain a credit report based on terms of payment;
- verify information obtained by us from you or other sources; or
- manage changes in your circumstances, such as alerts to bankruptcy, receivership, administration or liquidation.

The credit reporting bodies we currently deal with are:

- Equifax Australia (whose contact details are available at [www.mycreditfile.com.au](http://www.mycreditfile.com.au));
- Creditor Watch (whose contact details are available at [www.creditorwatch.com.au](http://www.creditorwatch.com.au)); and
- Tasmanian Collection Service (whose contact details are available at [www.tascol.com.au](http://www.tascol.com.au))

You may obtain a copy of these credit reporting bodies' policies about management of credit related information by visiting the websites as listed above. You have the right to request reporting bodies not

to:

- use your credit related information to determine your eligibility to receive direct marketing from credit providers; or
- disclose credit related information if you believe you have been or are likely to be a victim of fraud or stolen identity.

## **5. Accessing and correcting your credit related information**

You, a person who is assisting you to deal with Aurora Energy, or a person authorised in writing by you to do so, can access the personal information that we hold about you using the details provided in paragraph 7.

We may not be able to provide access to your credit information if:

- giving access would be unlawful; or
- denying access is required or authorised by or under an Australian law or a court/tribunal order; or
- giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body.

If Aurora Energy refuses to give access to credit information that it holds about you, we will tell you why. A reasonable fee may be charged for giving access to credit information about you.

Aurora Energy takes reasonable measures to ensure that the credit information we hold is accurate, up-to-date and complete. If we hold credit related information about you, you can ask us to correct credit related information by contacting the Privacy Officer using the details provided in paragraph 7. If we refuse your request to correct your credit information, you have the right to request that a statement be associated with your credit information noting that you disagree with its accuracy.

## **6. Complaints regarding this policy, the Credit Reporting Privacy Code and Part IIIA of the Privacy Act**

Complaints about the treatment of credit related information (including a possible breach of privacy) by us should be made in writing (a letter or email), addressed to the Privacy Officer. Please include your email address, name, address and telephone number and clearly specify the nature of your complaint.

If you make such a complaint, we will:

- give you a written acknowledgement of your complaint within 7 days after you made the complaint; and
- investigate the complaint.

We will consult with any credit reporting body or credit provider we consider necessary to investigate the complaint.

After investigating the complaint, we will give you a written notice about our decision. If we are unable to give that notice within 30 days after you made the complaint, we will inform you of this within 30 days after you made the complaint and notify you of the reason for the delay, the expected timeframe to resolve the complaint and seek your agreement to Aurora Energy giving that notice at a later date.

If you are not satisfied with our response, you may complain to the Office of the Australian Information Commissioner or an external dispute resolution scheme of which we are a member and which has been recognised by the Office of the Australian Information Commissioner under the Privacy Act. We will provide contact details for any such external dispute resolution scheme when we notify you of our

decision about your complaint.

If your complaint relates to our failure to provide access to or to correct any credit related information that we hold about you, you may lodge a complaint directly with the Office of the Australian Information Commissioner (for more information, please see [www.oaic.gov.au](http://www.oaic.gov.au)) or an external dispute resolution scheme of which we are a member and which has been recognised by the Australian Privacy Commissioner under the Privacy Act.

## **7. How to contact us**

Individuals can obtain further information in relation to this Credit Reporting Policy, or provide any comments, by contacting our Privacy Officer as follows:

Privacy Officer  
Aurora Energy Pty Ltd  
Level 1, 21 Kirksway Place  
HOBART TAS 7000  
Email: [Privacyofficer@auroraenergy.com.au](mailto:Privacyofficer@auroraenergy.com.au)

## **8. Changes to this Credit Reporting Policy**

We may change this Credit Reporting Policy from time to time, including in order to comply with the Privacy Act as amended. Any updated versions of this Policy will be posted on our website and will be effective from the date of posting.