

Statement of Notifiable Matters under the Credit Reporting Privacy Code

Under the Privacy (Credit Reporting) Code, there are several 'notifiable matters' that Discover Energy is required to disclose at or before the time of collecting personal information about an individual that is likely to be disclosed to a credit reporting body.

Those matters are:

- (a) in relation to information requests (such as credit checks):
 - (i) we do not need your consent to disclose your personal information to a credit reporting body for the purposes of making an information request (but will require your consent before a credit reporting body discloses information to us if the application for credit is in relation to commercial credit, or you are a guarantor);
 - (ii) a record of such information request may be used and, as relevant, disclosed for the purposes of the credit reporting body or a credit provider assessing the individual's credit worthiness, including calculation of a credit score or credit rating (subject to any other use or disclosure limitations under the Privacy Act, regulations made under the Privacy Act or the Code; and
 - (iii) in general terms, the information request may affect your credit score or credit rating calculated by a credit reporting body in relation to future information requests and therefore, your ability to obtain credit in the future. Multiple information requests made within a short timeframe can negatively impact a credit score as it can be perceived as a sign of financial distress;
- (b) the credit reporting body may include the credit information we provide to it in reports, which it then provides to other credit providers to assist those other credit providers to assess your credit worthiness;
- (c) if you commit a serious credit infringement, we may disclose this to a credit reporting body;
- (d) you can request a copy of this Credit Reporting Policy by contacting us, or obtain it directly from our website;
- (e) you can request a copy of Experian's credit reporting policy from its website (<https://www.experian.com.au>) or by contacting them via +1300 783 684;
- (f) you have the right to access credit information we hold about you, request that we correct the information, and make a complaint, as set out in our Credit Reporting Policy;
- (g) you can request a credit reporting body not to use your credit reporting information for the purposes of pre-screening of direct marketing by us, and
- (h) you can request a credit reporting body not to use or disclose your credit reporting information if you believe on reasonable grounds that you have been, or are likely to be, the victim of fraud.

You can ask us to provide you a copy of this Statement of Notifiable Matters in an alternative form (such as hard copy).