

1. Introduction

This Credit Reporting Policy explains how Discover Energy Pty Ltd (ABN 20 619 204 750) collects, uses, holds, and discloses your credit information and credit eligibility information.

We comply with the **Privacy Act 1988**, including Part IIIA, the **Credit Reporting Privacy Code**, and other applicable laws.

2. What is Credit Information?

Credit Information

Credit information includes information about your credit-related activities, such as:

- Identification details (name, date of birth, address)
- Details of your energy account and payment history
- Information about credit applications you make with us
- Overdue payments (defaults)
- Serious credit infringements
- Requests we make to credit reporting bodies (CRBs)

Credit Eligibility Information

This is information we obtain from CRBs about your creditworthiness, including:

- Credit reports
- Repayment history from other credit providers
- Credit scores or assessments derived from CRB data

3. What Credit Information We Collect

We may collect and hold credit information and credit eligibility information, including:

- Credit history and repayment behaviour
- Account balances and overdue amounts
- Payment defaults and collection activity
- Information from CRBs and other credit providers

4. How We Collect Credit Information

We may collect credit information:

- Directly from you (e.g. applications, account setup)
- From credit reporting bodies
- From other credit providers or suppliers
- From your bank or financial institutions (where permitted)
- From publicly available sources

We collect this information to assess your eligibility for our services and manage your account.

5. How We Use Your Credit Information

We use your credit information to:

- Assess applications for energy services or payment arrangements
- Determine credit limits or payment terms
- Manage your account and billing
- Assist you in avoiding default
- Recover unpaid debts
- Investigate suspected fraud or serious credit infringements
- Comply with legal and regulatory requirements

6. When We Disclose Credit Information

We may disclose your credit information to:

- **Credit Reporting Bodies (CRBs)**
 - When you apply for services
 - If you fail to meet payment obligations
 - If you commit a serious credit infringement
- Other credit providers and suppliers
- Debt collection agencies and legal representatives
- Our related companies and service providers
- Regulators, ombudsman schemes, or law enforcement bodies
- Any party where you have provided consent

When disclosed to CRBs, your information may be included in reports shared with other credit providers.

7. Credit Reporting Bodies We Use

We may disclose your information to:

- Recoveries Corp
- Illion Australia

Each CRB has its own privacy policy explaining how your information is managed.

8. Overseas Disclosure

Some of our service providers may be located overseas.

Where this occurs, we take reasonable steps to ensure your credit information is handled in accordance with Australian privacy standards.

9. Pre-Screening for Direct Marketing

You have the right to request that a CRB **does not use your credit reporting information for pre-screening** of direct marketing offers.

To do this, contact the relevant CRB directly.

10. Protecting Yourself from Fraud

If you believe you are a victim of fraud (e.g. identity theft), you can request a CRB to:

- Place a **ban period** on your credit file
- Prevent disclosure of your credit information

The initial ban period is typically **21 days**, and you can request extensions if needed.

11. Access and Correction

You have the right to:

- Access your credit information
- Request correction of inaccurate or incomplete information

We will respond within a reasonable timeframe (generally within 30 days).

In some cases, access may be limited where required by law.

12. Complaints

If you believe we have not handled your credit information correctly, you can make a complaint.

We will:

- Acknowledge your complaint promptly
- Respond within 30 days (or notify you if more time is required)

If you are not satisfied, you may escalate your complaint to:

- Office of the Australian Information Commissioner
- The relevant Energy Ombudsman in your state

13. Contact Us

Discover Energy Pty Ltd

Phone: 1300 658 519

Email: support@discoverenergy.com.au

Privacy Officer

Discover Energy

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