

## PURPOSE AND APPLICATION

The purpose of this policy is to ensure that Ergon Energy meets its commitment to customers in relation to the management of consumer credit information and credit eligibility information in its role as credit provider under Part IIIA Credit Reporting Code of the *Privacy Act 1988* (Cth) (Privacy Act).

## POLICY STATEMENT

This policy gives effect to our commitments set out in our Privacy Policy published at [www.ergon.com.au](http://www.ergon.com.au) which deals with our handling of personal information generally. This policy specifically describes our handling of your credit-related personal information described below in compliance with our obligations contained in the Privacy Act.

## IMPLEMENTATION

This policy applies to Ergon Energy Queensland Pty Ltd ABN 11 121 177 802 (EEQ) as Energy Queensland Group's electricity retailer. Reference to 'Ergon Energy', 'we', 'us' and 'our' in this Policy is a reference to EEQ in its role as a credit provider. This Policy applies to all Ergon Energy employees and contractors and to any other personnel notified that this Policy applies to them.

Ergon Energy carries on the business of an electricity retailer. In carrying on this business, it establishes electricity accounts and collects money for the supply of electricity. In certain circumstances, the payment by a customer of the amount owing on an electricity bill is deferred by means of an instalment plan. Where we provide products or services to you on credit, we are a credit provider for purposes of the Privacy Act.

### Collection of credit information

Credit information is collected from individuals to establish an electricity account to provide products and services. If you choose not to provide the required credit information, the products or services may not be provided. Credit information is defined in section 6(B) of the Privacy Act.

Your credit information is collected by telephone, email, website, letter and/or facsimile through Ergon Energy's contact centre or through an agent. The information collected includes your name, date of birth, residential address and your contact information. Further identification information may be collected, such as your current or last known address, and two previous addresses (if any), or the name of your current or last known employer, tenancy information such as a rental agreement, and other acceptable forms of identification.

To verify the customer's identity Ergon Energy may collect your driver's licence numbers, passport numbers or Medicare numbers. These identifiers may be checked online with relevant issuing Government Departments or through our external service providers such as credit reporting bodies and information service providers that may include Dun & Bradstreet (D&B) and Edentiti Pty Ltd.

Any customer information that is recorded is retained for five years after you cease to be a customer in accordance with the Energy Sector Retention and Disposal Schedule: QDAN 618 v.1 made pursuant to the *Public Records Act 2002* (Qld).

The information collected is stored within the Ergon Energy customer database. Where a customer has not previously had an account with Ergon Energy, the customer will be requested to mail, email or send by facsimile a copy of their electricity bills from other utility companies to verify their payment history in order for Ergon Energy to consider waiving the security deposit. These documents are stored in the Ergon Energy secure network.

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## Use or disclosure of credit reporting information

We will only use and disclose the credit information we hold about you in accordance with Part IIIA of the Privacy Act. This includes:

- using your credit-related personal information to collect any money owing to us;
- referring any overdue accounts to other third parties that provide credit-related services to us, such as external debt collectors e.g. D&B, credit management agencies, external credit reporting bodies.
- providing your credit-related personal information to the State and Federal Police and/or relevant Government bodies such as the Australian Taxation Office (ATO), Office of State Revenue, and Centrelink if there is serious credit or legal infringement, such as fraud and/or theft.

The information provided to these institutions includes (but not limited to):

- (a) name of customer;
- (b) account number;
- (c) date of birth;
- (d) last known premise and postal address;
- (e) contact details;
- (f) outstanding debt amount as at the time of referral;
- (g) amounts that are overdue and for which debt collection action has started;
- (h) advice that payments are no longer overdue;
- (i) if relevant, information about serious credit infringements, such as fraud or an intention not to comply with credit obligations;
- (j) dishonoured cheques which have been dishonoured more than once;
- (k) billing information. The billing information supplied is premise last read date (date of final read), due date of bill, billing period of bills, type of bill request (e.g. customer requested, moving in customer request, premise disconnection request).

Ergon Energy's Customer Charter outlines customer rights and obligations under the Electricity Industry Code and Standard Retail Contract. The Customer Charter also provides an overview of Ergon Energy's commitment to privacy and the instances in which Ergon Energy will release personal information to third parties.

## Credit reporting bodies

We may receive credit eligibility information about individuals from credit reporting bodies, including updated contact details, receipt of payment/s and default status. This information is used to update customer historical records and receipting. The credit reporting bodies we use may include:

Dun & Bradstreet, Level 7, 479, St Kilda Road Melbourne 3004, [www.dnb.com.au](http://www.dnb.com.au), 1300734 806

The credit reporting bodies have their own policies on the management of credit information, including details on how to access your credit information they hold. For more information, please refer to the credit reporting bodies.

# CREDIT INFORMATION POLICY



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## ACCESSING YOUR CREDIT INFORMATION

You may access your credit eligibility information by emailing your request to [privacy@ergon.com.au](mailto:privacy@ergon.com.au) or mailing to Ergon Energy, Privacy Officer, PO Box 264 Fortitude Valley Qld 4006. The request will be handled in accordance with section 21T of Part IIIA of the Privacy Act.

You may seek correction of your credit-related personal information by mailing to Ergon Energy, Privacy Officer, PO Box 264 Fortitude Valley Qld 4006. The request will be handled in accordance with section 21V and 21W of Part IIIA Privacy Act.

## COMPLAINTS

You may complain about a failure of Ergon Energy to comply with Part IIIA of the Privacy Act by contacting the Privacy Officer on 13 10 46 or completing our [online contact form](#) available on our website.