

## PRIVACY AND CREDIT POLICY AND STATEMENT OF NOTIFIABLE MATTERS

WINconnect Pty Ltd (ACN 112 175 710) (**WINconnect**) and each of its related bodies corporate (together "**we**" or "**us**") understand the importance of protecting your privacy. This policy sets out how we manage the various types of information we hold about you. It describes how, the purposes for which, and the type of personal information (including sensitive information and Credit Related Information (defined below)) we collect, hold, use and disclose about you, how to access and correct the information and how to make a privacy or credit reporting related complaint.

In handling your information, we will comply with the *Privacy Act 1988* (Cth) (**Privacy Act**), the Australian Privacy Principles in the Privacy Act and the *Privacy (Credit Reporting) Code (Code)*.

This policy covers:

- **Privacy and personal information** - The first part of this policy sets out how and why we collect and handle your personal information, including your sensitive information.
- **Credit related information and Statement of Notifiable matters** - We also may deal with information about you relating to your credit, including information that we may disclose to or obtain from credit reporting bodies (such as Equifax Pty Ltd), and information derived from the same (such as a credit score). Our practices in relation to this information and other matters we are required to notify to you by the Privacy (Credit Reporting) Code are set out in further detail in the second part of this policy below.
- **Requests, queries and complaints** – The third part of this policy provides details about how you can request access to or correction of your personal information (including Credit Related Information), contact us regarding our handling of your personal information or Credit Related Information (including requests to be provided with this policy in an alternative form e.g. a hard copy) or make a complaint.

**Updates to this policy** - We may amend or replace this policy from time to time. Any changes to this policy will be published on our website.

**Third party links** – Our website may contain links to websites operated by third parties. Those links are provided for convenience and may not remain current or be maintained. Unless expressly stated otherwise, we are not responsible for the privacy practices of, or any content on, those linked websites, and have no control over or rights in those linked websites. The privacy policies that apply to those other websites may differ substantially from this policy, so we encourage individuals to read them before using those websites.

### Part 1 – Privacy and Personal Information

#### 1. What personal information do we collect?

Personal information is information or an opinion, whether it is true or not, about an individual whose identity is apparent, or can be reasonably ascertained, from that information or

opinion. During the provision of our products and services, we may collect your personal information.

The types of personal information that we collect may include information about:

- customers or prospective customers (as well as their representatives, guarantors or related persons); and
- other people who come into contact with us in the ordinary course of business.

Generally, the kinds of personal information we may collect include, but are not limited to:

- your name and date of birth;
- your contact information including address, email and telephone number;
- your driver's licence or passport details;
- payment or billing information (including bank account details, credit card details, billing address and invoice details);
- metering data;
- details of other authorised contacts who may interact on your account; and
- any other personal information that may be required in order to facilitate your dealings with us.

Sometimes, we may collect health information that you provide to us. For example, if life support is used at your premises, we may collect life support details from you. Where you make a concession or hardship request, we may also collect details regarding health-related issues you refer to in making that request. This is sensitive information, and we will only collect it if you consent to us doing so.

Where we refer to personal information in this policy, this includes sensitive information unless we specify otherwise.

## 2. How do we collect your personal information?

Where reasonably practicable, we will collect your personal information directly from you. This may be through:

- exchanges and discussions with you, whether in person or via telephone, email, fax or post; or
- online, for example through our website (including the completion of online forms).

We may also collect your personal information from third parties such as, but not limited to, credit reporting bodies and credit management agencies, but will not collect sensitive information about you from these parties. Further information about how we engage with these third parties is set out at Part 2 below.

We, or a third party engaged by us, may collect "de-identified information" through your use of our website, including the dates and times you access our website, the domains from which you visit our website, your activity on our website and Internet Protocol addresses. This information is referred to as "click stream data" and we may use this data to analyse trends and statistics in order to improve our website and services. We collect this data using various technologies, including "cookies". A "cookie" is a text file that our website sends to your browser which is then stored on your computer as an anonymous tag identifying your

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computer (but not you) to us. You can set your browser to disable cookies. However, some parts of our website may not function properly or at all if cookies are disabled.

Some pages on our website and emails created by our website may also contain a "web beacon". A web beacon is a clear-pixel image which enables us to monitor your Internet activity. When you view a page containing a web beacon, a de-identified notice of your visit is generated which we may process. A web beacon generally works in conjunction with a cookie. If a person disables cookies, a web beacon will be able to generate an anonymous notice of the visit which cannot be associated with the information contained in a cookie.

In addition, when you apply for a job or position with us we may collect certain information from you (including your name, contact details, working history and relevant records checks) and third parties (including any recruitment consultant, your previous employers and others who may be able to provide information to us) to assist in our decision on whether or not to make you an offer of employment or engage you under a contract. Where appropriate we make use of relevant exemptions in the Privacy Act in relation to certain acts undertaken in relation to employee records and related bodies corporate.

### 3. Why do we need your personal information?

We may collect, hold, use and disclose your non-sensitive personal information for a range of different purposes including:

- to provide our products and services to you;
- to verify your identity;
- for accounting, billing, reporting and other administrative purposes;
- to deal with your applications, enquiries and concerns;
- using your contact information to inform you of services that might be of interest to you, as set out in item 7 below;
- managing the uninterrupted supply of our products or services to you;
- to improve and optimise our services and our customers' experience (for example, by performing analytics and conducting research for advertising and marketing);
- to comply with legal or regulatory requirements, resolve any disputes that we may have with any of our customers, and enforce our agreements with third parties;
- to consider your employment application
- as part of a sale or transfer of assets or other corporate transaction; and
- to administer rewards, surveys, contests, or other promotional activities or events sponsored or managed by us or our business partners.

We will only collect, hold, use and disclose any sensitive information we collect about you regarding life support in order to ensure that such life support services can be adequately maintained, or as required by law.

### 4. Who do we disclose your personal information to?

We may disclose your personal information to third parties in the conduct of our business. Third parties may include:

- our related bodies corporate;

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- additional account holders;
- your authorised representative;
- third parties with whom we have business relationships;
- other energy retailers (if you decide to move to another retailer);
- companies that manage the distribution of your energy;
- service providers who have been contracted to provide installation and maintenance, meter reading, administrative, financial, legal, business consulting, credit management, debt collection, website technology or other services;
- your Embedded Network Owner, to provide them with account information such as metering data and billed amounts;
- financial institutions for processing payments;
- government, law enforcement and regulatory authorities and agencies (where required or authorised by law); or
- companies to whom we assign your debt.

We will only disclose any sensitive information we hold about you to third parties as required by law.

## 5. What happens if we do not collect your personal information?

If you do not provide your personal information to us (or if you do not consent to us otherwise collecting it), we will be unable to conduct the identity verification procedures required to assist with your enquiry, or provide our products or services to you.

## 6. Overseas disclosure

We do not currently disclose your personal information overseas. In the event that we are required to disclose your personal information to an overseas recipient, we will take reasonable steps in the circumstances to ensure the overseas recipient complies with the Australian Privacy Principles under the Privacy Act or is bound by a substantially similar privacy scheme unless you consent to the overseas disclosure or it is otherwise required or permitted by law.

## 7. Direct marketing

You acknowledge and agree that we may, from time to time, use or disclose your contact information for the purposes of us and our third party business partners contacting you in relation to products or services that may be of interest to you. This may take the form of emails, SMS, mail or other forms of communication, in accordance with the Spam Act and the Privacy Act. By providing us with your contact information, you consent to receiving these communications from us and our selected partners. You may opt-out of such use and disclosure of your personal information, and receiving direct marketing communications from us, at any time by contacting us at the details set out under the 'Getting in Touch' heading below or through the opt out mechanism contained in each marketing communication made to you (eg. an unsubscribe link). If you unsubscribe, you may still receive emails and other communications from or on behalf of us (including factual communications about your account).

# Part 2 - Credit Information

## 8. Statement of Notifiable Matters

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We are required by law to notify you of certain matters specified in the Privacy (Credit Reporting) Code (**Code**) regarding our collection, handling, use and disclosure of your Credit Related Information at or before the time we collect it. This part of our policy sets out those notifiable matters and our approach to dealing with Credit Related Information. Please contact us via our details below if you wish to receive a copy of this policy in an alternative form (e.g. a hard copy).

In particular, this part deals with:

- information that we may disclose to a credit reporting body or that we may obtain from credit reporting bodies;
- information that we derive from such information, for example, a credit score;
- the purposes for which we may use your Credit Related Information;
- your rights to access and seek the correction of your credit-related information, and to request a credit reporting body not use Credit Related Information about you in relation to direct marketing or where you have been or are likely to be a victim of fraud;
- how you may complain about our failure to comply with our credit reporting obligations under the Privacy Act and/or the Code, and how we will deal with those complaints;
- how we collect and hold your Credit Related Information, including any disclosures to entities outside of Australia; and
- who you should contact in relation to credit reporting issues.

## 9. What Credit Related Information do we collect?

Where we provide products or services to you on credit, we may from time to time deal with:

- personal information about you relating to your credit (**Credit Information**); and
- Credit Information collected from a credit reporting body (**Credit Eligibility Information**),

(together, **Credit Related Information**).

We may collect your Credit Information from or give your Credit Information to credit reporting bodies, including where you have applied to become a customer.

If you have agreed to us obtaining a credit report about you, we may collect and hold Credit Eligibility Information about you from a credit reporting body as permitted under the Privacy Act and the Code, including:

- identification information (such as your name, address, date of birth, employer and drivers' licence number);
- information about credit arrangements you have entered into, and whether the terms of these arrangements have been varied;
- information about credit applications you have made;
- whether information about you has been sought from credit reporting bodies;
- your credit score that a credit reporting body provides to us;
- information about overdue payments and default listings, and subsequent payments made;

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- publicly available information related to your creditworthiness, such as bankruptcy information and credit-related court judgements; and
- whether you have committed a serious credit infringement (e.g. a credit-related fraud).

## 10. How do we collect your Credit Related Information?

We may collect this information:

- directly from you (for example, from an application you have completed);
- from credit reporting bodies, such as Equifax Pty Ltd;
- from credit management agencies, such as ICM Partners and ECollect;
- internally from our records in relation to your past accounts with us;
- from publicly available information; or
- from other third parties, including
  - joint account holders on your account; and
  - credit providers.

## 11. Why do we need your Credit Related Information?

We may collect, hold, use and disclose Credit Related Information in order to:

- carry out credit checks, create risk assessments or otherwise assess your creditworthiness to make decisions about whether to provide credit to you;
- deal with and assess your applications, enquiries and concerns (including in relation to assisting you with financial hardship and avoiding defaults);
- manage your account;
- manage credit arrangements we have with you;
- collect overdue payments that you owe us;
- participate in the credit reporting system;
- respond to any access or correction requests that you make to us; and
- comply with our legal or regulatory requirements.

## 12. Who do we disclose your Credit Related Information to?

We may (as permitted by, and subject to the requirements of, the Privacy Act and the Code) disclose your Credit Information to a credit reporting body, whether before, during or after the provision of credit, including for the following purposes:

- to obtain creditworthiness information about you, including credit reports; and
- to report defaults.

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The types of Credit Information we may share with credit reporting bodies include the following:

- identification information (such as your name, address, date of birth, employer and drivers' licence number);
- information about your overdue payments (provided that we have first notified you as required by the Privacy Act); and
- information about subsequent payments you have made.

Credit reporting bodies may include your personal information in reports that they provide to other credit providers to assist those providers in assessing your credit worthiness (such as when you have applied for a loan from that provider).

We may also disclose your Credit Related Information (as permitted by, and subject to the requirements of, the Privacy Act and the Code) to:

- service providers who have been contracted to provide administrative, auditing, accounting, credit management, debt collection, legal, banking, payment or other services. We will only share your Credit Eligibility Information to service providers where required or authorised by law, or where the service provider processes applications for credit or manages credit provided by us;
- debt collection agencies for the purposes of recovering debts you owe;
- our legal and financial advisors, but only disclosing your Credit Eligibility Information to such advisors as permitted by the Privacy Act; and
- government and regulatory authorities (where required or authorised by law).

We do not disclose your Credit Related Information to overseas recipients.

### **13. Your rights in relation to credit reporting bodies**

You can ask a credit reporting body to:

- not use or disclose the Credit Information they hold about you if you believe that you have been, or are likely to be, a victim of fraud; or
- not use the Credit Information they hold about you to assess whether we can send you marketing communications.

If you wish to make either of these requests, please contact the relevant credit reporting body at the details set out below.

## **Part 3 - General**

### **14. Security of your personal information**

Although we cannot guarantee the security of your personal information (including Credit Related Information), we take reasonable steps to ensure that personal information we hold is protected from misuse, interference and loss and from unauthorised access, modification or disclosure.

Some of the ways we do this include (but are not limited to):

- storage of electronic information on a server based in Australia

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- restricted to use by authorised personnel using password access; and
- storage of hardcopy information on secure premises only accessible by authorised staff.

## 15. Accessing your personal information

You can ask us to access the personal information (including Credit Related Information) we hold about you. We will, upon your request, and subject to any exemptions under law, provide you with access to the requested personal information. We will need to first identify you and know the type of information you require access to. We will endeavour to deal with access requests within 30 days. We may charge for our reasonable costs incurred in giving access to the information. If we deny access to any part of the personal information that is requested, we will notify you of our reasons in writing and how you can complain.

## 16. Updating and correcting your personal information

You can ask us to correct or update the personal information (including Credit Related Information) we hold about you at any time. We will need to verify your identity before taking reasonable steps to make any corrections or changes to this information. We will endeavour to deal with correction requests in relation to Credit Related Information within 30 days. If you wish to correct or update your personal information, please contact us at the details set out under the 'Getting in Touch' heading below. If we cannot accommodate your request, we will notify you in writing of our reasons and explain how you can complain.

## 17. Queries and requests

**WINconnect** - For all queries, requests and information about this policy, our management of your information, credit reporting issues or our Statement of Notifiable Matters, please contact our Privacy Officer using the following details:

**Address:**

Attn: Privacy Officer  
WINconnect Pty Limited  
PO Box 217  
Hawthorn VIC 3122

**Telephone:** 1300 791 970

**Email:** [enquiries@winconnect.com.au](mailto:enquiries@winconnect.com.au)

**Credit reporting bodies** - For all queries, requests and information about the way in which your Credit Related Information is used by credit reporting bodies that we deal with, please see their privacy policies (available at the links below) or otherwise contact them directly via the following details:

Equifax Pty Ltd

**Telephone:** 13 83 32 (Option 2)

**Online:** <https://www.equifax.com.au/contact>

## 18. Complaints to WINconnect

If you wish to make a complaint about our handling of your personal information (including Credit Related Information), please contact us on the details set out above. Please include your name and contact details, and clearly describe your complaint. We will investigate your

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complaint and endeavour to provide you with a response within 30 days of receipt of your complaint. If we cannot respond in the timeframe specified, we will contact you and explain the reason for the delay and give you a new timeframe for our response.

If you are not satisfied with our response, then you may lodge a formal complaint with the Office of the Australian Information Commissioner. For more information about the external complaint process the Commissioner can be contacted at the following details:

Office of the Australian Information Commissioner  
GPO Box 5218  
Sydney NSW 2001  
Phone: 1300 363 992  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
<https://www.oaic.gov.au/privacy/privacy-complaints/>

**Effective date:** 8 October 2021