



Meridian Energy Limited

Credit Reporting Policy (Australia)

Effective: September 2022

In this Credit Reporting Policy, 'us' 'we' or 'our' means Meridian Energy Limited and our related companies. We are committed to protecting your privacy. This Credit Reporting Policy explains in general terms how we protect the privacy of the credit information or credit eligibility information that we collect about you in the context of our operation of a call centre on behalf of a third party (the 'Third Party').

The Third Party may provide products or services to you on credit (i.e. you will pay for those products or services after you are provided with them). We may assist the Third Party with its credit application processes before you become a customer of the Third Party.

The *Privacy Act 1988* (Cth) applies to our collection, use and disclosure of credit information or credit eligibility information (as those terms are defined in the Privacy Act) that we collect about you. It also gives you the right to know what information we hold about you and how we use that information. Any such information is entered directly by us into technology systems controlled by the Third Party (other than via our automated call recording software).

This Credit Reporting Policy applies in addition to our Privacy Policy. By using our call centre to provide credit information or credit eligibility information to us, you agree to the terms of our Credit Reporting Policy. We may change this Credit Reporting Policy from time to time. Any updated versions of this Credit Reporting Policy will be effective from the date of posting on our website.

What credit information we may collect and hold?

We may collect and hold credit information or credit eligibility information about you, including:

- your name and identification details;
- your credit history, including any repayments or late repayments you have made;
- details of any credit you have sought or obtained from other credit providers;
- credit limits of any amounts of credit that we, or any other credit provider, have made available to you;
- details of any credit related court proceedings or insolvency applications which relate to you;
- any credit score or credit risk assessment indicating a credit reporting body's or credit provider's analysis of your eligibility for consumer credit; and
- start and end dates of credit arrangements.

How we collect, hold and secure your credit information

We may collect your credit information or credit eligibility information from you, the Third Party or from other third parties, including from credit reporting bodies and credit providers.

Why we collect, hold, use and disclose your credit information

We collect, hold, use and disclose your credit information or credit eligibility information to assist the Third Party with its credit application processes, including to enable the Third Party to:

- make assessments about your credit worthiness;
- respond to any complaint that you make, whether to us, a third party, a regulator or any external dispute resolution body;
- respond to any access of correction requests that you make to us or to any credit reporting provider;
- comply with our legal and regulatory obligations; or
- comply with any tribunal or court order.

We may disclose credit information or credit eligibility information with credit reporting bodies (where permitted by law) on behalf of the Third Party to enable the Third Party to:

- manage your credit;
- maintain information about you for credit assessments;
- make credit assessments of your credit worthiness; and
- make an assessment of an application by you for consumer credit or commercial credit, or to be a guarantor.

Where we collect credit information or credit eligibility information about you from a credit reporting body, we may use that information on behalf of the Third Party to enable the Third Party to produce assessments and ratings in respect of your credit worthiness.

To whom may we disclose your credit information?

In general, we may disclose your credit information or credit eligibility information to the Third Party and, on behalf of the Third Party to:

- our representatives and anyone else authorised by you, as specified by you;
- credit reporting bodies that collect credit information or credit eligibility information about individuals and use that information to provide credit related services to customers; or
- courts, tribunals, lawyers and regulatory authorities as required or authorised by law or in accordance with their reasonable information requests.

Disclosure of credit information outside Australia

We may disclose your credit information or credit eligibility information outside of Australia to our offices in New Zealand and to third party suppliers and information technology providers in New Zealand.

When you provide your credit information or credit eligibility information to us, you consent to the disclosure of your information outside of Australia and acknowledge that we are not required to ensure that overseas recipients handle that information in compliance with the Privacy Act. We will, however, take reasonable steps to ensure that any overseas recipient will deal with such personal information in a way that is consistent with the Privacy Act.

Our disclosure of your credit information to a credit reporting body

We may disclose your credit information or credit eligibility information on behalf of the Third Party to a credit reporting body if you:

- commit or attempt fraud;
- commit a serious infringement; or
- do not pay for products or services provided to you by the Third Party. Suppliers

In doing so, this may affect your capacity to obtain credit in the future.

The credit reporting body that we use on behalf of the Third Party is Illion (<https://www.illion.com.au/contact-us/>). You can contact Illion or visit its website to see its policies on the management of credit information, including details of how to access your credit information it holds.

Requesting access to, and correction of, your credit information

We aim to ensure that the credit information or credit eligibility information collected, used or disclosed by us on behalf of the Third Party is accurate, complete and up-to-date. We will take reasonable steps to ensure this occurs.

To make a request for access to your credit information or credit eligibility information, please contact the Third Party directly or us using the details set out below.

You also have a right to request that we correct any credit information or credit eligibility information that we hold about you on behalf of the Third Party if you believe that this information is inaccurate, out-of-date, incomplete, irrelevant or misleading. You can make such a correction request by contacting the Third Party directly or us using the details set out below.

We or the Third Party will respond to your request within 30 days (or any longer period that you agree in writing). You will not be charged for requesting access to, or the correction of your information, although we might have to charge a reasonable administrative fee to cover our costs of providing access to you. If we cannot respond to your correction request without consulting with other credit providers or credit reporting bodies in relation to your request, we may do so on behalf of the Third Party and these bodies are permitted by law to assist us in resolving your correction request.

If we agree to your request on behalf of the Third Party, we will promptly correct any credit information or credit eligibility information that we hold about you on behalf of the Third Party that the Third Party is satisfied is inaccurate, out-of-date, incomplete, irrelevant or misleading. If we do correct this information at your request, we will inform you and each other credit provider and credit reporting body to which we have previously disclosed that information that we have corrected your information. Where we disclosed your information after you made a complaint but before it was resolved, we will tell the recipient that you have made such a complaint and we will subsequently inform that entity of the outcome of your correction request.

If we have any other reasons for suspecting that any credit information or credit eligibility information that we hold about you on behalf of the Third Party has become inaccurate, out-of-date, incomplete, irrelevant or misleading, we may independently or the Third Party may decide to correct this information without consulting you. If we do this, we or the Third Party will take reasonable steps to notify that correction to you and to any other entities to which we have previously disclosed that credit information or credit eligibility information (unless it is impracticable for us or the Third Party to do so).

How to make a complaint

You have a right to complain about any failure by us to comply with the Privacy Act or the Credit Reporting Code in relation to our handling of your credit information on behalf of the Third Party. If your complaint relates to our failure to provide access to or to correct any credit information or credit eligibility information that we hold about you, you may lodge a complaint directly with the Office of the Australian Information Commissioner. Otherwise, you must first lodge your complaint with the Third Party directly or with us (and we will share your complaint with the Third Party) by contacting us using the details set out below. If necessary, we may consult with a credit reporting body about your complaint.

We will investigate your complaint free of charge and aim to respond to your complaint within 30 days (or any longer period that you agree to in writing). If we do not respond to your complaint within this timeframe, if you are not satisfied with our response to your complaint, or if we are unable to resolve your complaint, you can lodge a complaint with the Office of the Australian Information Commissioner (phone 1300 363 992).

Where your complaint relates to the correction of your credit information or credit eligibility information and the resolution of your complaint requires the Third Party or us to correct your information, we will inform each other credit provider and credit reporting body that we have previously disclosed your information to on behalf of the Third Party that that you have made a correction complaint in relation to that information and that we have corrected your information as a result of the outcome of that complaint. However, if it is impracticable or illegal for us to do so we are not required by law to give this notification.

Contact Us

For further information about our Credit Reporting Policy or practices, or to access or correct your credit information or credit eligibility information, or make a complaint, please contact us using the details set out below:

Megan Ferris

Service Centre Training & Compliance Lead

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