



Red Energy Pty Ltd ABN 60 107 479 372 (**we, us or our**) collect, use, hold and disclose credit information about you for the purposes of providing you with goods and services on credit and to obtain payment for these goods and services. The types of credit information that we collect about you may include your name and contact details, your credit history (including any repayments or late repayments you have made), details of any credit provided to you by other credit providers, any credit score that a credit reporting body provides to us and details of any credit-related court proceedings or insolvency applications that relate to you.

We may collect credit information from you and also from credit reporting bodies and other credit providers who have provided credit to you. We will use this information to conduct a credit assessment on you and to decide whether to provide our services to you on credit. We may disclose your information to our related companies and to third parties, including debt collectors, credit management agencies, other credit providers, credit reporting bodies and government bodies and regulatory authorities (where required or authorised by law).

The credit reporting bodies that we may disclose your information to are:

- DBCC Pty Ltd (trading as Dun and Bradstreet Consumer Credit), whose contact details are available at: www.dnb.com.au/contact-us.html and www.checkyourcredit.com.au/contactus; and
- Veda Advantage Information Services and Solutions Limited (whose contact details are available at www.mycreditfile.com.au/support).

You may obtain a copy of these credit reporting bodies' credit reporting policies by visiting their website or by contacting them using the contact details set out above.

The types of information that we may disclose to credit reporting bodies (which may be before, during or after the provision of credit to you) include: your name, gender, date of birth; your current and previous addresses, the fact that you have applied for credit, the fact that we provide or deny credit to you; default information (but only where we have provided you with consumer credit and you are at least 60 days overdue in making the payment of \$150 or more and we have given you 14 days prior written notice informing you of our intention to default list you and requesting that you pay the overdue amount); advice that payments have been made or are no longer overdue; that you have (or have tried to) defraud us; and information that, in our opinion, you have committed a serious credit infringement (but only where we have provided you with consumer credit). Our disclosures may affect your ability to obtain credit in the future. After we disclose your information to the credit reporting bodies listed above, this information may subsequently be included in a credit report that is provided to other credit providers to assist them to assess your creditworthiness.

We also disclose credit information to third parties that provide services to us or who provide services to you on our behalf. We may hold this credit information in, or may disclose this information to third party services providers located in, one or more overseas countries, including in Europe.

If you reasonably believe that you have had your identity stolen or have been defrauded, you can contact the credit reporting bodies (using their contact details as listed above) and ask them not to disclose your credit information.

You may request that credit reporting bodies do not use your credit reporting information for the purpose of pre-screening our direct marketing. To make such a request, please contact the credit reporting bodies directly using the contact details provided above.

You can request access to the credit information that we hold about you. You can also request that we correct the credit information we hold or make a complaint about how we treat your credit information. Our credit reporting policy (which is part of our general Privacy Policy and is available on our website at www.redenergy.com.au/privacy) contains more information about how to access and correct the credit information that we hold about you, how to lodge a complaint relating to our treatment of your credit information and how we will respond to your complaint. You can also ask us for a hard copy of this statement by contacting us on 131 806, by emailing us at enquiries@redenergy.com.au, or visiting our "Contact us" page on our website at

www.redenergy.com.au/contactus or printing this pdf. For more information on our privacy practices, please contact our Privacy Officer at PO Box 4136 East Richmond Vic 3121.