

# RETAIL CREDIT REPORTING POLICY

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## Retail Credit Reporting Policy

Tango Energy Pty Ltd (ABN 43 155 908 839) (**Tango**), takes your rights to privacy seriously.

This Credit Reporting Policy explains in general terms how we protect the privacy of your “Personal Information” when we collect credit information or credit eligibility information about you. Personal Information is any information which identifies you as an individual, or from which your identity can reasonably be ascertained, such as your name, address, telephone number or date of birth.

The Privacy Act 1988 (Cth) requires us to ensure that the collection, use, transfer and disclosure of your Personal Information is consistent with the Australian Privacy Principles. It also gives you the right to know what information we hold about you and how we use that information.

This Credit Reporting Policy applies in addition to our Privacy Policy.

### 1. 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 contact 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;
- 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.

### 2. How we collect and hold your credit information

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

Where we hold this information, we will take reasonable steps to protect and securely store it. We will also take reasonable steps to destroy or permanently de-identify this information if we do not need it, or cease to need it for the purpose for which it was acquired.

### 3. Why we collect, hold, use and disclose your credit information

We collect, hold, use and disclose your credit information or credit eligibility information to help us determine whether to sell or continue to sell you electricity, as well as to manage our relationship with you, including to:

- Make assessments about your credit worthiness;
- Respond to any complaint that you make, whether to us, 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;
- Investigate and prevent any unlawful activity or misconduct;
- Comply with our legal and regulatory obligations; or

- Comply with any tribunal or court order.

We may exchange credit related information with credit reporting bodies (where permitted by law) to:

- Manage your credit;
- Collect overdue payments;
- 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 to produce our own assessments and ratings in respect of your credit worthiness.

If we determine not to sell you electricity based on credit eligibility information disclosed by a credit reporting body for the purpose of determining your eligibility to accept our offer to sell you electricity, we will, within a reasonable period of cancelling your Market Agreement with us, inform you in writing and give you the name and contact details of the credit reporting body and any other information we are required to give you.

#### **4. Who we may disclose your credit information to**

In general, we may disclose your credit information or credit eligibility information to:

- Debt buyers;
- Third parties, including debt collectors, credit management agencies and our agents;
- Our guarantors, representatives and anyone else authorised by you, as specified by you;
- Credit reporting bodies that collect credit related 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.

#### **5. Our disclosure of your credit information to a credit reporting body**

We may disclose your credit information or credit eligibility information to a credit reporting body if you:

- Commit or attempt fraud;
- Commit a serious infringement; or
- Do not pay for the electricity services we provide to you.

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

The credit reporting body we use is Equifax (<https://www.equifax.com.au/contact>). You can contact Equifax or visit their website to see their policies on the management of credit information, including details of how to access your credit information they hold.

If we intend to disclose credit default information about you to Equifax, we will give you at least 14 days written notice of our intention to do so, and we will also keep a written record of that disclosure.

## **6. Requesting access to, and correction of, your credit information**

We aim to ensure that the Personal Information collected, used or disclosed by us is accurate, complete and up-to-date. We will take reasonable steps to ensure this occurs.

To make a request for access to, or correction of, your credit information or credit eligibility information, please contact us via our online enquiry form or by calling us on 1800 010 648. (Note that the Privacy Act 1988 (Cth) allows us to deny you access in certain limited circumstances. If we refuse access, we will give you reasons for our refusal).

You will not be charged for accessing your information, although we might have to charge the reasonable cost of processing your request, including photocopying, administration and postage.

We will respond to your request for access or correction within 30 days (or any longer period that you agree to in writing).

## **7. How to make a complaint**

You may complain about any failure by us to comply with the Privacy Act 1988 (Cth) or this Credit Reporting Policy by contacting us via our [online enquiry form](#) or by calling us on 1800 010 648. 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, you are not satisfied with our response to your complaint, or we are unable to resolve your complaint, you can lodge a complaint with the Office of the Australian Information Commissioner (phone 1300 363 992).

More details about our complaints handling procedures can be found at the following web address: <http://energythatcould.com.au/support/complaints/>