



LUMO ENERGY PRIVACY AND CREDIT REPORTING POLICY

This document is the Privacy and Credit Reporting Policy (**Policy**) of Lumo Energy Australia (ABN 69 100 528 327) and its related entities listed at the end of this document (**Lumo Energy, we, us or our**). It provides you with information about how we collect, store, use and disclose your personal and credit-related personal information that you provide to us. This policy also applies to the use of the website operated by Lumo Energy under the domain name www.lumoenergy.com.au (**website**). If you have any questions regarding this Policy, you should contact the Lumo Energy Privacy Officer in any of the ways specified under "Contact us" below.

We reserve the right to change this Policy at any time by posting an updated version of this Policy on our website. You should visit this page periodically to review this Policy for changes.

COLLECTING YOUR PERSONAL INFORMATION

"Personal information" is information or an opinion, whether true or not and whether recorded in a material form or not, about an identified individual, or an individual who is reasonably identifiable, and includes sensitive information. "Sensitive information" has the same meaning as in the Privacy Act 1988 (Cth) (**Privacy Act**). It includes information or an opinion about an individual's racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual orientation, criminal record, and health or biometric information.

We will only collect personal information about you if you provide it to us knowingly or otherwise in accordance with this Policy. We collect your personal information to allow us to conduct our business functions and to market and sell our products and services, as well as the specific purposes for which we collect your personal information as set out in the section entitled "Using your personal information" below. If you do not provide certain personal information, we may not be able to provide some of our services to you.

We may also collect and disclose personal information that is not sensitive information (unless you have agreed that we can collect and disclose such sensitive information) about you from and to our related companies, including (but not limited to) where you are a customer of ours and also a customer of our related companies.



Such personal information about you may include, but is not limited to, records of your non-payment of any bills issued by us or our related companies, details of overdue payment on your account(s) or a disconnection (including due to your non-payment). When you register with us, acquire services, visit our website (see below), request information about us or our products or otherwise contact us, we may collect personal information about you, including (but not limited to) your full name, email address, telephone number, address, date of birth, driver licence details, concession card information, National Metering Identifier, Meter Installation Registration Number and Delivery Point Identifier, information about your energy consumption and information about your income and payment preferences.

Where we engage with you multiple times over a short period in relation to the same matter (such as a billing enquiry), we may not provide you with a separate notice about privacy each time we engage with you.

We may record phone conversations for quality, compliance and training purposes.

OUR WEBSITE

We may keep a record of visits to our website, using "cookies" and "log files" to store your preferences, record session information and collect information on how you visit and access our web pages.

This information is collected automatically whenever you use the website. A cookie is a small amount of data (which may include information about a user's identity, browser type or website visiting patterns) that is sent to your Internet web browser from our web server and stored on your computer. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them. If you disable the use of cookies on your web browser or remove or reject specific cookies from our website or linked sites then you may not be able to gain access to all of the content and facilities in those websites.

We may also log IP addresses (i.e. the electronic addresses of computers connected to the Internet) to analyse trends, administer the website, track users movements on the website, and gather broad demographic information for aggregate use and for advertisers and business partners.

Our website may contain links to other sites. We are not responsible for the privacy policies of such sites. We recommend that you examine the privacy policy for all third



party websites you visit to understand their procedures for collecting, using and disclosing personal information.

USING YOUR PERSONAL INFORMATION

We collect personal information about you to:

- communicate with you and assist us in the provision of energy and other products and services to you;
- assist you by providing you with information and support, and managing and administering any account you have with us;
- provide concessions, state government assistance grants, energy audits and/or hardship assistance;
- administer our website;
- keep you updated about events, products and services that may be of interest to you;
- help us research the needs of our customers and to market our products and services with a better understanding of your needs and the needs of customers more generally;
- conduct research for the purposes of improving existing products or services or creating new products or services;
- communicate with contractors, agents and suppliers;
- comply with legal and regulatory obligations;
- use for other purposes required or authorised by law, including other purposes for which you have provided your consent;
- process any job application submitted by you; and
- allow us to provide advertising material to you regarding us, our related entities and our business partners.

You consent to us using your personal information in the above ways. We may collect and use your personal information for other purposes not listed above. If we do so, we will make it known to you at the time we collect such information.

We will not use personal information provided by you to us in a manner inconsistent with the Privacy Act or the Australian Privacy Principles or any other relevant laws or guidelines.



DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information:

- to our related entities;
- on a confidential basis to third parties in the course of delivering energy and other products and related services to you and to achieve the purposes specified in "Using your personal information" above. These parties may include third parties that provide products and services to us or through us, or other third parties such as credit reporting agencies, debt collection agencies, regulatory or government authorities, your authorised representatives on your account, and representatives, agents or contractors who are appointed by us in the ordinary operation of our business to assist us in providing energy or energy-related services or administering our business (such as for data storage or processing, printing, mailing, marketing, planning and product or service development);
- to our website host or IT service providers in certain limited circumstances, for example when our website experiences a technical problem or to ensure that it operates in an effective and secure manner;
- to our professional advisers (including lawyers, business advisers and auditors); and
- to any ombudsman, dispute resolution provider or other relevant third party in relation to any complaint that you make or any dispute that you lodge. If you are also a customer of a related company or entity of ours, we may also disclose any personal information that we hold about you to any ombudsman, dispute resolution provider or other relevant third party in connection with any complaint that you make or any dispute that you lodge regarding our related company or entity.

Generally, we will only disclose your personal information to these parties:

- for the purposes set out in this Policy, including for the purposes specified in "Using your personal information" above, or in any agreement you enter into with us;
- in circumstances permitted by the Australian Privacy Principles;
- if we are otherwise required or authorised by law, including without limitation the Australian Privacy Principles under the Privacy Act ; or
- if the disclosure is made with your consent.



We will not sell, rent or lease your personal information to any other party.

COLLECTING YOUR CREDIT-RELATED PERSONAL INFORMATION

We may collect all types of credit information and credit reporting information (collectively, credit-related personal information) as described below:

"Credit information" is the basic category of personal information in the credit reporting system. It includes the following types of information collected by us that we may give to a credit reporting body:

- your identification information;
- information about any application for credit you make with us including the amount of credit you apply for; and
- default information.

Credit information does not include sensitive information, for example criminal records or medical history.

"Credit reporting information" means credit information that a credit reporting body holds and discloses to us about a customer or the information derived by us from the credit reporting information, for example a credit score.

USING YOUR CREDIT-RELATED PERSONAL INFORMATION

We collect credit-related personal information when you apply for and open an account with Lumo Energy in relation to any energy, telecommunications and other products and services.

Subject to the Privacy Act for the purposes of assessing an application to open an account, we may:

- collect credit-related personal information about you from other sources including but not limited to, any of Lumo Energy's related entities, credit reporting bodies and credit or debt collection agencies;
- receive credit-related personal information and disclose credit-related personal information to any credit provider or any credit reporting body for the purposes of exchange of information, assessing credit worthiness and notification of credit default; and



- where you default in your payment obligations to us, disclose information relating to that default account to a debt collection agency for the purpose of receiving any or all of the amounts outstanding.

We may disclose your credit-related personal information to the following credit reporting bodies:

- Equifax (formerly known as Veda Advantage Information Services and Solutions Limited) (whose contact details are available at www.mycreditfile.com.au/support; and
- Ilion (formerly known as Dun and Bradstreet (Australia) Pty Ltd (whose contact details are available at: www.checkyourcredit.com.au/ContactUs). A copy of these credit reporting bodies' Credit Reporting Policies can be obtained by visiting their website or by contacting them using the contact details set out above. You should be aware that:
 - credit reporting bodies may include credit information we provide to them about you in reports provided to other credit providers to assist them to assess your creditworthiness;
 - if you fail to meet your payment obligations in relation to consumer credit or commit a serious credit infringement, we may disclose this to a credit reporting body;
 - you can request a credit reporting body not to use your credit reporting information for the purposes of pre-screening of direct marketing by us; and
 - you can request a credit reporting body not to use or disclose your credit reporting information if you believe on reasonable grounds that you have been (or are likely to be) a victim of fraud.

OVERSEAS DISCLOSURES

Some of your personal information or credit-related personal information may be disclosed, processed or stored overseas by us or by our third party service providers. In particular, as at the date this Policy was most recently updated, your personal or credit-related personal information will be disclosed to recipients in Fiji, New Zealand, the Philippines, India, and other countries from time to time. This may happen if our service providers are located overseas, or if transactions, information, services or products have an overseas connection. Where such parties are located overseas, you may have rights to enforce such parties' compliance with applicable



data protection laws, but you may not have recourse against those parties under the Privacy Act in relation to how those parties treat your personal information.

You agree to the disclosure and use of your personal information and credit-related personal information in accordance with this Policy, and consent to such personal information and credit-related personal information being disclosed overseas and its use by third parties, including service providers, in New Zealand, the Philippines, India, and such other countries in which those parties or their computer systems may be located from time to time, where it may be used solely for the purposes described in this Policy, without us being responsible for such use (or for any breach). You agree to these disclosures in accordance with the safeguards in this Policy (consequently Australian Privacy Principle 8.1 will not apply to such disclosures).

MARKETING

By signing up with us or where you provide us with your details on this website, you agree that we (or any of our Australian related companies, service providers or other business partners) may contact you by any means (including by telephone, SMS or email) for an indefinite period (even if you cease being a customer of or otherwise cease acquiring services from us) to let you know about goods, services, promotions, competitions or special offers which may be of interest to you. We may also disclose your information to other persons or entities who assist us in providing our services or running competitions or promotions or with other companies who provide prizes for competitions. If you do not wish for your personal information to be used for marketing, special offers or promotional purposes, you can opt-out by contacting our Customer Service Team on 1300 115 866, emailing us at info@lumoenergy.com.au or filling out the form at www.lumoenergy.com.au/contactus.

SAFEGUARDING YOUR PERSONAL INFORMATION AND CREDIT-RELATED PERSONAL INFORMATION

We will take reasonable steps to preserve the security of your personal information, credit-related personal information and other information or data collected by us. Unfortunately, no data transmission over the Internet can be guaranteed as perfectly secure. As a result, although we strive to protect your personal information and credit-related personal information, we cannot guarantee the security of any information you transmit to us over the Internet. You transmit such information at your own risk.



ACCESSING AND UPDATING YOUR PERSONAL INFORMATION AND CREDIT-RELATED PERSONAL INFORMATION

You are entitled to access personal information or credit-related personal information that we hold about you. If you request access to your personal information or credit-related personal information, in ordinary circumstances we will give you full access. However, there may be some legal or administrative reasons to deny access. If we refuse your request to access your personal information and credit-related personal information, we will provide you with reasons for the refusal unless it is unreasonable to do so. If you believe that personal information we hold about you is incorrect, incomplete or inaccurate, then you may request amendment of it. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment, then we will add a note to the personal information stating that you disagree with it.

HOW WE DEAL WITH YOUR QUERIES AND COMPLAINTS ABOUT CREDIT-RELATED PERSONAL INFORMATION

We take all reasonable steps to ensure that credit-related personal information we collect and use is accurate, complete and up-to-date. If you believe that credit-related personal information we hold about you is incorrect, incomplete or inaccurate, then you may request that the information be corrected. We will give you a written acknowledgement of your query or complaint within 7 days of it being made. We will then consider if the credit-related personal information requires amendment and take reasonable steps to correct the credit-related personal information within 30 days from the day on which the request is made or such longer period as you have agreed in writing. In certain circumstances, we may also need to consult another party in order to respond to you. If we are required to correct any of your credit-related personal information which we have previously disclosed to a third party, we will give each recipient of the credit-related personal information written notice of the correction within a reasonable period, unless we consider it impracticable to do so. If you are not satisfied with our response to your query or with our resolution of your complaint, then you may make a further complaint to the Office of the Australian Information Commissioner (OAIC) (see www.oaic.gov.au for more information on how to do this). If your complaint relates to credit information, you may also make a complaint to a third party dispute resolution provider instead of the OAIC. We will advise you of the name and contact details of this third party when we contact you to discuss your complaint. Alternatively you can access further details



about third party dispute resolution bodies in our Complaint and Dispute Resolution Policy which is accessible at lumoenergy.com.au/about-us/contact-us/.

PRIVACY COLLECTION STATEMENT

To assist us in the provision of energy and other products and services, we may need to collect personal information (including credit information) about you.

By providing your personal information, you agree to its use and disclosure in accordance with this statement and our Privacy and Credit Reporting Policy. If you do not agree, you must not provide your personal information, and we may not be able to provide our products or services to you.

We will try to collect your personal information only from you, but in some cases we may collect personal information about you from third parties. If this happens, we will take reasonable steps to ensure that you are aware that your personal information has been provided to us and of the matters contained in this privacy statement.

We may also ask you for the personal information of third parties (such as a joint account holder or in relation to a request by you for connection of energy to a rental property, contact details for the property owner or the owner's agent). If we do not collect this personal information, we may not be able to provide our products or services to you to the same standard or at all. If you provide us with the personal information of another person, you must make them aware of the matters set out in this collection statement.

We may also collect and disclose personal information that is not sensitive information about you (unless you have agreed that we can collect and disclose such sensitive information) from our related companies including (but not limited to) where you are a customer of ours and also a customer of our related companies.

We may disclose your personal information to other parties, credit reporting bodies for the purpose of conducting credit checks or reporting defaults, third parties who provide us services in connection with our business (e.g. our call centre operators, IT service providers and debt collection agencies), regulatory or government authorities and authorised representatives.

From time to time, these third parties may be located (and therefore your personal information may be disclosed) overseas, including Fiji, India, the Philippines and New Zealand.

We may use and disclose your personal information for direct marketing purposes, unless you opt out.



Our Privacy and Credit Reporting Policy is available at www.lumoenergy.com.au/privacy/. It contains information about how you may access and seek correction of your personal information, how you may complain about a breach of your privacy, how we will deal with that complaint and credit reporting and credit reporting bodies we use.

If you have any questions about our Privacy Collection Statement, please call Lumo Energy on 1300 115 866.

CONTACT US

If you would like to access the personal information or credit-related personal information that we hold about you, have a query or complaint or would like further information about our Policy, you can contact us by:

1. Emailing privacyofficer@lumoenergy.com.au; or
2. Visiting www.lumoenergy.com.au/about-us/contact-us/; or
3. Calling Lumo Energy on 1300 763 499, Monday to Friday, 8:30am to 5:00pm.

Last updated: 14 December 2020

RELATED ENTITIES

This Privacy and Credit Reporting Policy also applies to the following companies:

1. Lumo Energy Australia Pty Limited ABN 69 100 528 327; and
2. Lumo Energy (SA) Pty Ltd ABN 61 114 356 697.