

2024

# Privacy & Credit Policy

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## Introduction

NeoGrids is committed to protecting your privacy. This policy explains how we collect and manage your personal and credit-related information, in compliance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (Principles). By using our services, you agree to the terms of this Privacy Policy.

## Why We Collect Personal Information

NeoGrids gathers personal information to understand and fulfill our customer obligations, enabling us to deliver our products and services to our customers and answer customer enquiries.

## Types of Personal Information We Collect

We may collect the following types of personal information about:

- Customers, prospective customers and authorised representatives.
- Suppliers.
- Employees.
- Personal contacts of corporate clients or suppliers.
- Applicants for employment with NeoGrids.
- Other individuals who interact with NeoGrids in the ordinary course of business.

We gather this information through multiple channels, including personal interactions at business activities and events, as well as via mail, telephone, email, and the internet. Please note that our website does not offer secure transmission systems over the internet unless explicitly stated. We may also collect and use personal information from public sources like telephone directories, and from private sources when needed to identify customers.

## Information We Collect

We may collect and process the following types of information:

- **Personal Information:** Name, date of birth, premise address, residing address, mailing address, driver's license or passport details, email address, contact numbers, concession or discount entitlements, qualifications, proof of right to work and other contact details to facilitate your communication with us.
- **Usage Information:** Data regarding your electricity and hot water usage, including consumption patterns, meter readings, and service history.

- **Financial Information:** Payment details, billing information, bank statement and transaction records.
- **Technical Information:** IP address, browser type, operating system, and other technical data when you access our website or online services.
- **Communication Records:** Any correspondence between you and us, including customer support inquiries and feedback, and any correspondence provided to us between you and our third-party contractors, suppliers or regulatory bodies.
- **Health Information:** Information to facilitate life support, financial hardship and concession requests.
- **Credit-related information:** Financial position, credit history, credit scores, and assessments of creditworthiness.

## How We Use Your Information

We use the information we collect for the following purposes:

- **Products & Services:** To provide, manage, and maintain our products and services.
- **Billing and Payments:** To process payments, send invoices, and manage your account.
- **Customer Support:** To respond to your enquiries and improve our customer service.
- **Product & Service Improvement:** To analyse usage data, enhance our products and services, and develop new products.
- **Communication:** To send you updates, notifications, newsletters, and promotion information about our products and services.
- **Legal Compliance:** To comply with legal obligations, resolve disputes, and enforce our agreements.

If you prefer not to be contacted for promotional and marketing purposes, you can opt out at anytime by contacting us at [support@neogrids.com.au](mailto:support@neogrids.com.au) or call us on (03) 6316 5000.

## Sharing Your Information

We may share your personal information with third parties as part of our business operations. These third parties may include:

- Our related corporate bodies.

- Additional account holders.
- Your authorised representatives.
- Business partners.
- Other energy retailers [if you switch providers].
- Companies managing energy distribution.
- Service providers contracted for installation, maintenance, meter reading, administrative, financial, legal, business consulting, credit management, debt collection, website technology, or other services.
- Your Embedded Network Owner for account information such as metering data and billed amounts.
- Financial institutions for payment processing.
- Government, law enforcement, and regulatory authorities and agencies (when required or authorised by law).

If third parties act on our behalf, we ask them to hold, use and disclose your personal information in accordance with the Privacy Act.

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

We may share your personal information with a credit reporting agency at any point before, during, or after providing credit to you, for the following purposes:

- To obtain a consumer credit report about you; and/or
- To allow the credit reporting agency to create or maintain a credit information file containing information about you.

The information we are authorised to provide to a credit reporting agency is limited to:

- Your name, gender, date of birth, current and previous two addresses.
- The name of your employer.
- Your driver's license number.
- The fact that you have applied for credit and the amount.
- The fact that NeoGrids is your current energy provider.
- Information indicating, in our opinion, that you have committed a serious credit infringement (such as acting fraudulently or showing an intention not to meet your credit obligations).

- The fact that a cheque drawn by you has been dishonoured more than once.

## Management of Personal Information

We implement reasonable security measures to protect your information from unauthorised access, alteration, disclosure, or destruction within our jurisdiction. However, no data transmission over the internet or electronic storage is completely secure, therefore we cannot guarantee absolute security.

We expect our employees, contractors and any third parties handling personal information to comply with the Privacy Act and undertake necessary action for any breaches of the Principles. Although we endeavour to work with external service providers who adopt these standards, we do not accept responsibility for any misuse of personal information by any third party.

## Accessing your Personal Information

Under the Principles, you generally have the right to access any personal information NeoGrids holds about you and to notify us of any inaccuracies. We will consider your request to correct or update the information and inform you of any action taken. To request access to your personal information, please contact us at the details provided below. Depending on the information requested, you may be required to:

- Complete an Information Request Form.
- Verify your identity in writing.
- Pay a fee if the request involves significant administrative time or resources. If a fee is required, we will inform you of the cost in advance and assist you in refining your request if needed.

Please note that there may be circumstances, as specified by the Privacy Act, where access to your personal information may be denied (for example, if providing access would be unlawful or would unreasonably impact the privacy of others).

## Failure to Provide 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.

## Credit Reporting Collection Statement

Where we provide products or services to you on credit, that is, you will pay for those products or services after we start providing them to you, we are a credit provider for the purposes of the Privacy Act.

For the purposes of the Privacy Act, NeoGrids Credit Reporting Collection Statement is our Credit Reporting Policy. Our Credit Reporting Policy describes how we comply with our credit reporting obligations.

## Overseas Disclosure

We are assisted by various external service providers to help operate our business and deliver our products and services. Some of these providers may be located overseas, and we may disclose your information to them. These third parties are numerous and may change over time. We will take reasonable steps to ensure the recipient complies with the Principles under the Privacy Act or adheres to a substantially similar privacy framework to protect your personal information.

## Changes to This Privacy & Credit Policy

We may update this Privacy & Credit Policy from time to time. Any changes will be posted on the website. We will notify you of significant changes by your elected form of correspondence. Your continued use of our services after any changes indicates your acceptance of the updated Privacy & Credit Policy. This policy was last updated in August 2024.

## Contact Us

If you have any questions or concerns about this Privacy & Credit Policy or our data practices, please contact us:

Email: [support@neogrids.com.au](mailto:support@neogrids.com.au)

Post: Level 19, 180 Lonsdale Street, Melbourne VIC 3000

Phone: 03 6316 5000