

# Fountain Energy

## Credit Reporting Policy

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## GLOSSARY

This glossary will assist in understanding the terms and phrases used in this document.

- **Credit Reporting Body or CRB** means a Credit Reporting Body as defined in the CR Code. This is the same entity that is also referred to in the Privacy Act 1988 as a ‘Credit Reporting Business’. Fountain Energy has not yet appointed a CRB. If Fountain Energy appoints a CRB in the future this policy will be updated to include the CRB’s details prior to any Credit Information being shared with the CRB;
- **Credit Information** means personal information about an individual which relates to their credit profile;
- **Credit Provider** means ‘Credit Provider’ as defined in section 6G(2) of the Privacy Act 1988 and includes organisations or small business operators that carry on a business, in the course of which the supplier provides credit in connection with the supply of services and the repayment is deferred for at least 7 days. In this respect, Fountain Energy is a Credit Provider. This Credit Reporting Policy only applies to Fountain Energy when acting as a Credit Provider;
- **CR Code** means the Privacy (Credit Reporting) Code 2014 (Version 2), a regulatory instrument under the Privacy Act 1988 which sets out in detail a range of matters relating to credit information, including the obligations of Credit Providers like Fountain Energy;
- **CR Policy** means a Credit Reporting Policy satisfying the requirements of the Privacy Act 1988 and the CR Code. This document is Fountain Energy’ CR Policy;
- **Customer Hardship Program** means the program, required by the National Energy Retail Law, designed to support residential customers who are experiencing financial hardship. Details of Fountain Energy’s Customer Hardship Program are provided in the Fountain Energy Customer Hardship Policy (available on request);
- **Fountain Energy Compliance Policy** means the document which sets out Fountain Energy’s overall compliance management system; and
- **Fountain Energy Complaints and Dispute Resolution Procedure** means the document (available on request) which sets out Fountain Energy’s approach to dispute resolution and complaint handling, including complaints or disputes relating to credit information. This document is also known as the Fountain Energy Standard Complaints and Dispute Resolution Procedures.

## 1. Introduction

1.1 This Credit Reporting Policy (CR Policy) should be read in conjunction with Fountain Energy's Privacy Policy. Other related policies include Fountain Energy's Compliance Policy and Complaints and Dispute Resolution Procedure.

1.2 The CR Policy sets out:

- a. the types of personal information that Fountain Energy may collect, hold, use and disclose that relate to a customer's (your) credit eligibility (credit information);
- b. the way in which Fountain Energy collects, holds, uses or discloses credit information;
- c. the purposes for which Fountain Energy collects credit information;
- d. the other entities and businesses with whom Fountain Energy may share or exchange your credit information;
- e. your right to request a correction of your credit information if it is considered inaccurate;
- f. the process that the customer (you) should follow if you are unsatisfied with the way in which Fountain Energy has dealt with your credit information;
- g. the process for updating the CR Policy from time-to-time.

## 2. Types of Credit Information

2.1 Fountain Energy may collect, hold, use and disclose a range of credit information and related personal information. This includes:

- a. your name, sex, date of birth, current address and previous addresses;
- b. your current employer;
- c. your driver's licence number;
- d. previous credit applications and related information such as the amount and type of credit requested;
- e. credit limits;
- f. previous information requests to Credit Reporting Bodies (CRBs) made by other Credit Providers and insurers;
- g. current and previous Credit Providers (such as other energy retailers), as well as the terms of those credit arrangements;
- h. permitted payment default information;
- i. information related to serious credit infringement or potential serious credit infringement;
- j. court judgment information;
- k. publicly available credit information;
- l. specified insolvency information from the National Personal Insolvency Index; and,
- m. any credit score or credit risk assessment received from a CRB.

### 3. Fountain Energy's Purpose in Collecting, Holding, Using & Disclosing Credit Information

3.1 Fountain Energy may collect, hold, use and disclose your credit information in order to:

- a. manage Fountain Energy's exposure to customer late payment or non-payment;
- b. recover overdue amounts, in accordance with the National Energy Retail Law and associated regulations and rules;
- c. maintain accurate customer records;
- d. help assess your requests for assistance, including in relation to the Fountain Energy Customer Hardship Program (for more information see Fountain Energy' Customer Hardship Policy);
- e. comply fully with Fountain Energy' legal and regulatory obligations.

3.2 Fountain Energy may share your credit information with a range of individuals and entities. This includes:

- a. other Credit Providers, including other authorised energy retailers;
- b. third party businesses that are used to support Fountain Energy' business, such as customer service businesses with which Fountain Energy contracts or consultants;
- c. lawyers, courts, tribunals and regulatory authorities as obligated or permitted to do so by law;
- d. Fountain Energy's insurers;
- e. debt purchasing businesses;
- f. anyone else that you authorise Fountain Energy to share your information with such as your representatives.

### 4. Credit Reporting Bodies

4.1 Fountain Energy may exchange credit information with CRBs, in accordance with the Privacy Act 1988, the CR Code and any other applicable regulations in order to:

- a. assist CRBs in conducting credit assessments;
- b. assess your application for credit or changes to your credit arrangements;
- c. help collect overdue amounts;
- d. create assessments and ratings of your credit-worthiness.

4.2 Exchanging credit information with CRBs may affect your ability to obtain credit in the future.

4.3 Fountain Energy has not yet appointed a CRB. If Fountain Energy appoints a CRB in the future, the details of that CRB will be included in an update to this policy including the CRB's phone number, postal details and email contact details.

## 5. Storage of Credit Information

- 5.1 Credit information is stored electronically and in hard copy form. Fountain Energy will take reasonable steps to ensure that this information is stored securely in accordance with the Fountain Energy Privacy Policy and the requirements of the Privacy Act 1988. Where information is no longer required by us, Fountain Energy will take reasonable steps to destroy or de-identify that information.

## 6. Accessing Credit Information

- 6.1 Under the Privacy Act 1988 and the CR Code you have the right to access the credit information which Fountain Energy holds and to advise us if you consider it inaccurate. Fountain Energy will consider any request by you to revise that information and advise you of any actions Fountain Energy takes. If you make such a request, you may be asked to:
- a. fill out an Information Request Form;
  - b. verify your identity in writing, and/or;
  - c. if the inquiry involves extensive administration time or resources, pay a fee. If this is the case, Fountain Energy will advise the likely cost in advance and can help refine your request if required.
- 6.2 In some circumstances you may be refused access to or correction of your credit information (such as where it would be unlawful or where it would have a significant impact on the privacy of others). In those cases, Fountain Energy will provide you with the reasons for refusal and your request will be recorded.

## 7. Complaints and Disputes

- 7.1 If you think that any action taken by Fountain Energy breaches this CR Policy, the Privacy Act or the CR Code, or otherwise wish to make a complaint or lodge a dispute, you may make that complaint or lodge that dispute directly with Fountain Energy by contacting Fountain Energy at:

Telephone: 1300 970 024  
Email: [support@fountainenergy.com.au](mailto:support@fountainenergy.com.au)

- 7.2 Fountain Energy will endeavour to respond promptly to your complaint. More details about Fountain Energy' complaints and dispute process generally are set out in the Fountain Energy Complaints and Dispute Resolution Procedure.
- 7.3 If Fountain Energy does not resolve complaints to your satisfaction, you may contact:  
In New South Wales: **Energy & Water Ombudsman NSW** at [www.ewon.com.au](http://www.ewon.com.au) and on 1800 246 545;
- 7.4 You may also contact the **Office of the Australian Information Commissioner** at [www.oaic.gov.au](http://www.oaic.gov.au) and on 1300 363 992.

## 8. Updates to this policy

- 8.1 Fountain Energy's CR Policy will be reviewed from time to time and updated to take into account changes in other policies of Fountain Energy, new laws and regulations and changes in Fountain Energy's business.

### Version Control

<b>Version</b>	<b>Amendment</b>	<b>Author and Date</b>
Version 1		CJ 27.06.2021
Version 1.2	Updated following review.	CJ 12.10.2021
Version 1.3	Updated for contact details.	PD 29.08.2022