

**Balance Commodities and Energy
Privacy Policy**

Introduction

This policy explains how BC&E manages your personal information, credit information and credit eligibility information.

Personal information includes information about you such as your name, address and account information.

Credit information is information about credit you have applied for (e.g. loans, hire purchase agreements or other deferred debts) and includes information about the types of credit provided to you and any payments for credit which are overdue.

Credit eligibility information is credit information about you that is supplied to us by a credit reporting agency.

BC&E is committed to complying with:

- Privacy Act 1988
- Part III A Credit Reporting of the Privacy Act
- Privacy Regulations
- Credit Reporting Privacy Code
- Spam Act 2003
- Do Not Call Register Act 2006

What information does BC&E collect?

BC&E is an energy retailer. We sell energy and related services to end customers and collect, hold, use and disclose information for this purpose.

We collect and hold information for identification purposes, we collect information about past and likely future energy use as well as credit information and credit eligibility information.

We also collect and hold information about our suppliers, employees, prospective employees, prospective customers and business contacts.

We collect information from a variety of sources including:

- directly from you
- from public sources (e.g. telephone directory)
- and from private sources (e.g. credit agency)

We may record your telephone calls with us, including for training, service quality, verification and compliance purposes.

Credit reporting

We may request credit reports from credit agencies from time-to-time.

These reports contain information which assists us to assess your application for credit with us, including information about your credit history with other providers. Credit reporting bodies can provide credit providers with credit reports in certain circumstances, including when an individual makes an application for credit or when a credit provider is seeking to help an individual avoid defaulting on their credit. Credit reports are designed to assist credit providers to accurately assess an individual's ability to repay debt.

To request a report from a credit reporting body, BC&E will provide information that identifies you.

Credit reporting bodies

We may use credit reporting bodies from time-to-time. Each credit reporting body is required to have a policy which explains how it will manage your personal information. You can contact these bodies directly if you would like more information about how they manage your information.

Personal information collected on our website

We generally only collect personal information on our website where you provide it knowingly and voluntarily. We may also collect information about your use of our website that can not be used to identify you such as:

- your server address
- your top-level domain name
- the date and time of your visit
- pages accessed and documents downloaded
- the address of any website that linked you directly to our website

How we use and disclose information

We may use or disclose your information in order to supply and sell energy or provide other products and services to you in the administration of our business. For example, we may provide information to our agents, advisors, contractors, service providers and entities related to us, but only for the purposes of our business. This may include the provision of information to network businesses, market operators and credit reporting agencies. We may also tell a credit reporting body if we suspect you have committed a serious credit infringement e.g. if you deliberately seek to evade your payment obligations.

We may also use or disclose information where required or permitted by law such as:

- law enforcement agency
- regulatory body

- industry ombudsman
- any organisation involved in a corporate reorganisation with us or considering acquiring an interest in our assets or business
- any person or organisation to which you have given your consent (whether express or implied)

Where we provide your information to another party, we take steps to ensure the other party maintains the privacy of your information.

Disclosure of your information overseas

We may need to disclose your information, including information we receive from credit reporting bodies, overseas. These organisations are service providers. Where we disclose information overseas, we take measures to ensure your information is treated in accordance with the standards that apply in Australia.

Sensitive information

We do not generally collect sensitive information. We will obtain your consent if we ever need to collect, use or disclose any sensitive information.

Use of cookies

We may use cookie technology on our website. A cookie does not give us personal information about you. Cookies are used to measure website usage and to gain insight into which areas of our webpage attract traffic.

How does BC&E manage information?

We do not sell or trade your information. We take reasonable steps to ensure the security of information held by us from loss or unauthorised access, destruction, use, modification or disclosure. Access to personal information, credit information and credit eligibility information is restricted to authorised personnel.

Fraud

If you believe, on reasonable grounds, that you have been or are likely to be the victim of fraud, you may request credit reporting bodies do not use or disclose credit reporting information about you. You can do this by contacting the credit reporting bodies directly. If you make such a request, a credit reporting body will not disclose information about you for 21 days. You can request an extension to this period if you believe you are still, or still likely to be, a victim of fraud.

How can you access your information?

You may request access to your information at any time. However, we may limit access if access would disclose information about another person, or where it would disclose commercially sensitive information. To request access to your data please contact us in writing using the address below.

Complaints about privacy

If you have a complaint about how BC&E has handled your information, you can contact us at the address below. We will do our best to respond to your complaint within 30 days.

If you are unhappy with how your complaint has been handled you may contact the:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

How to contact BC&E

email: privacy@balance.energy

Phone: 03 9021 8857

Address: Level 26, 459 Collins Street, Melbourne, VIC, 3000

Changes to this privacy policy

We may make changes to this policy from time to time.