

Credit Reporting Policy

The Clean Energy Finance Corporation ("**CEFC**", **we, us, our** in this Credit Reporting Policy) respect the privacy of personal information and credit information you may provide to us.

The way we manage your personal information is governed by the Privacy Act 1988 (Cth) (**Act**) and the Australian Privacy Principles (**APPs**) established under the Act. The way we manage your credit information is governed by the Privacy Act 1988 (Cth) (**Act**) and the Credit Reporting Privacy Code (**CR Code**).

This Credit Reporting Policy tells you how we manage any credit information we may obtain about you. Please note that this Credit Reporting Policy is to be read subject to any overriding provisions of law or contract.

In addition to this Credit Reporting Policy, you should also read the CEFC Privacy Policy for how we manage personal information which is not credit information. A copy of the CEFC Privacy Policy can be found at cefc.com.au.

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Collecting credit information from you

What kinds of credit information do we collect and why?

We collect limited credit information about you in certain circumstances where you are associated with a third party who has made a commercial credit application to us or to assess whether you can act as a guarantor in connection with the provision of commercial credit.

The types of credit information we may collect about you includes:

- identification details such as your name, address, date of birth (**DOB**) and driver's licence number
- personal solvency information including credit exposures you may have to other credit providers
- court proceedings information that relates to any credit that has been provided to, or applied for by you
- publicly available information that relates to your activities in Australia and your credit worthiness (other than court proceedings information or information that you are entered or recorded on the National Personal Insolvency Index)

If you do not provide us with your credit information, we cannot assess an application for commercial credit by the third party with whom you are associated, and you cannot act as a guarantor.

What kinds of credit eligibility information do we hold?

In certain situations, credit eligibility information may be disclosed to us by another credit provider (for example, where we have entered into a co-financing arrangement with a third party credit provider). The types of credit eligibility information we may collect from another credit provider includes:

- defaults;
- payment history information;
- credit inquiries;
- court judgments;
- bankruptcy information; and
- information associated with your overall credit worthiness.

This information will not be disclosed to us without your consent. Your consent will be obtained by the third party credit provider.

How do we collect credit information?

Wherever possible, we always try to collect credit information directly from you, for example, when you correspond with us.

We may also obtain your credit information from third parties we deal with, such as:

- government and law enforcement agencies
- our contracted service providers
- any other organisation with whom we do business (e.g. our co-financiers).

Using and disclosing your credit information and credit eligibility information

How may we use your credit information and credit eligibility information?

We may use your credit information and credit eligibility information:

- to assess an application for commercial credit or whether to accept you as a guarantor in relation to an application for commercial credit
- if we are authorised or required by law to use your personal information (for example, law enforcement agencies and various Federal, State or Local Government bodies).

What "CP derived information" do we derive from credit eligibility information?

The kinds of "CP derived information" that we usually derive from credit reports includes:

- a score, based on information obtained from the credit report
- a risk profile analysis

We use this information to assess, in certain circumstances, an application for commercial credit, or whether to accept you as a guarantor in relation to an application for commercial credit.

How may we disclose your credit information and credit eligibility information?

We will only handle your credit information and credit eligibility information in accordance with this Policy. In limited circumstances and only to the extent required, we may disclose your credit information and credit eligibility information to:

- our employees
- our business partners
- other Australian credit providers (with your consent or for other reasons permitted by the Act)
- our service providers (such as the CEFC's lead contractors who provide IT, administration and other services to support the CEFC)

- suppliers we engage for data processing and other administrative and support functions;
- to a person for an external dispute resolution purpose
- any entity to which we are authorised or required by Australian law or a Court/tribunal to disclose your personal information to
- our professional advisers (for example, our insurers, auditors, lawyers and consultants)
- an entity or their professional legal or financial advisers for specified commercial purposes permitted under the Act
- any successors in title to our business (including new business partners or owners if the CEFC enters into a joint venture with or is sold to or merged with another entity)
- with your consent (express or implied), other entities or persons.

The above entities may in turn disclose your credit information to any other entities as described in their privacy policies or statements.

We will not disclose your credit information or credit eligibility information to entities that do not have an Australian link.

Holding credit information and credit eligibility information

We will only hold the credit information and credit eligibility information which we collect in accordance with this Policy (see section 2 above).

We will take precautions to safeguard your credit information and credit eligibility information from loss, misuse, unauthorised access, modification or disclosure.

We may store your personal information in different forms, including in hardcopy and electronic form. From time to time, the CEFC may engage service providers to collect and hold personal information on our behalf. We take reasonable steps to ensure that any service providers we use are carefully chosen and have policies, procedures and systems in place to keep personal information secure.

When your personal information is no longer required and if permitted by law, we will destroy or delete it from our systems in a secure manner, or de-identify this information.

Accessing and correcting your credit eligibility information

How do you access the credit eligibility information we hold?

If you wish to have access to any documents held by us which contains your credit eligibility information, please contact us (details below). We may ask you to make your request in writing and provide us with evidence of your identity (for example, we may ask you to provide us with a copy of your current driver's licence or passport).

Please also note that under some circumstances under the Act or other legislation, we may not be able to provide you with the access you request, for example, if it is unlawful to give you access or if it is likely to prejudice enforcement related activities.

We will not charge you an application fee for making a request to access the credit eligibility information we hold about you or for giving access to the information.

If we decide not to provide you with access to your credit eligibility information, we will give you reasons for our decision.

Can credit eligibility information we hold about you be corrected?

To effectively conduct our business with you, it is important that the credit eligibility information we hold about you is complete, accurate and current. At any time while we hold your credit eligibility information, we may ask you to tell us of any changes to your personal information. Alternatively, if you are aware that the information we hold needs to be updated (which may include credit information or CP derived information), please contact us (see section 7 below).

In circumstances where we are satisfied that the credit eligibility information we hold is inaccurate, out of date, incomplete, irrelevant or misleading, we will take reasonable steps to correct this information. We will provide you with a notice of correction if this information has previously been disclosed by us (unless it is impracticable or the law states that we do not have to give you this notice).

Where you have requested this correction, we will make this correction within 30 days of your request or such further time agreed with you in writing.

Under certain circumstances in the Act, we may not be required to correct your personal information (for example, where it would be unlawful). Also, we may not be able to require third parties or our business partners to provide you with access to the personal information they hold about you.

We will not charge you for the making of the request or for correcting the information.

If we decide not to correct your personal information, we will give you reasons for our decision.

Complaints

If you have a complaint about how we handled your credit information or credit eligibility information please contact us (see section 7 below). Please note that we will ask you to lodge your complaint in writing.

We will:

- within 7 business days of receiving your complaint in writing, acknowledge receipt of your complaint and how we will deal with the complaint; and
- within 30 business days of receiving your complaint, investigate the circumstances of your complaint and provide you with a response.

If you are not satisfied with how we handled your complaint, you can lodge a complaint with the Office of the Australian Information Commissioner.

You can contact the Office of the Australian Information Commissioner at:

- **Telephone:** 1300 363 992 (if calling from outside Australia including Norfolk Island please call: +61 2 9284 9749)
- **National Relay Service:**
 - TTY users phone 133 677 then ask for 1300 363 992
 - Speak and Listen users phone 1300 555 727 then ask for 1300 363 992
 - Internet relay users connect to the National Relay Service then ask for 1300 363 992
- **Post:** Office of the Australian Information Commissioner, GPO Box 5218, SYDNEY NSW 2001
- **Fax:** +61 2 9284 9666
- **Email:** enquiries@oaic.gov.au
- **Website:** www.oaic.gov.au/privacy/privacy-complaints

Contacting us

If you wish to contact us regarding our handling of your personal information or any of the matters covered in this Credit Reporting Policy, please contact the General Counsel and Company Secretary:

- **by post at:** Clean Energy Finance Corporation, Suite 1702, 1 Bligh Street, Sydney NSW 2000
- **by email:** [click here](#) or through the Contact Us page on our website cefc.com.au
- **by phone:** 1300 00 2332

We welcome your questions and any suggestions you may have about our Credit Reporting Policy.

Changes to our Credit Reporting Policy

We may from time to time make changes to this Credit Reporting Policy. If we amend our Credit Reporting Policy, we will post the amended Credit Reporting Policy on our website cefc.com.au and it will be effective from the date of posting. Any information we hold will be governed by the most current Credit Reporting Policy and the CEFC Privacy Policy where applicable.

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