



Privacy and Credit Reporting Policy

Privacy is important to our customers, and we take that seriously. We created this Privacy and Credit Reporting Policy (Policy) to explain to explain the types of information we collect from you, and how we deal with that information.

1. How we collect information

We collect information through a variety of sources, including:

- a. asking you directly for information in person or via forms, applications etc
- b. our website and other social networking platforms that we use
- c. the solar system we install at your home or business
- d. our call centre and staff when we talk to you or otherwise communicate with you
- e. our installers, subcontractors and associated companies
- f. credit reporting bodies

2. Credit Reporting

This Policy also includes our Credit Reporting Policy. It covers additional information on how we manage your Personal Information (defined below), collected in connection with a credit application or a credit facility (Credit Information) and is our Credit Reporting Policy for the purposes of Part IIIA of the Privacy Act 1988 (Cth). This Policy explains how we will use, disclose and protect this information once it is collected, and how you can opt-out of some of our uses and disclosures of your information. By using our Services or otherwise providing us your information, you consent to this Policy as it may be amended from time to time.

3. Types of Personal Information we collect and hold

- a. Personal Information – Information that can be used to identify you as an individual or allow someone to contact you, as well as information attributed with such information, is Personal Information. The types of Personal Information that we collect and hold about you could include:



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- v. we may receive information from your solar system wirelessly on an ongoing basis. This information can suggest whether a household is vacant or inhabited, and whether inhabitants are asleep or awake, and may give us information about your other electrical appliances and electricity usage
 - vi. we may deploy various tracking technologies on our Website to collect additional information about your use of them and for the purpose of serving targeted advertising, for example, cookies. By using our Website, you consent to our use of these tracking technologies as described above.
- c. Credit Information – we collect and hold Information from a Credit Reporting Body (CRB) when we’re checking your credit worthiness and at other times. This information can include:
- i. your name(s) (including an alias or previous name), date of birth, gender, current or last known address and previous two addresses, name of current or last known employer and driver’s licence number;
 - ii. various credit information typically held by finance companies and credit reporting bodies such as information on overdue payments, fraud, credit defaults, bankruptcy, court judgements, late payments, other credit extended or refused and similar information

4. How we hold your information

We store information in different ways, including in paper and electronic form. The security of your Personal Information is important to us and we take reasonable steps to protect it from misuse, interference and loss, and from unauthorised access, modification or disclosure. Some of the ways we do this are:

- a. we require our employees to hold information confidential
- b. we have a document and record keeping policy designed to keep your records safe
- c. we control access to the documents and electronic records
- d. if we use third parties to help us with document or record management, we make sure they meet or exceed our own standards for keeping them secure
- e. we have to retain some records for certain periods of time for our use or because of regulations and laws such as the Corporations Act. When we no longer require your information, we’ll ensure that your information is deleted, destroyed or deidentified.



5. How we use your Personal Information

We may use the Personal Information we collect from and about you for the following purposes:

- a. Business purposes – administering our Services and your account with us;
 - i. customising our Services to your interests and history with us;
 - ii. enabling you to use our Services and their features;
 - iii. processing and fulfilling your transactions;
 - iv. localising the content that is displayed to you based on your geographical location;
 - v. responding to your requests, questions, and concerns;
 - vi. improving and developing new features and offerings for our Services;
 - vii. if you agree, sending you marketing and other communications, including information about products, services, and events, of ours and of others, that we think might interest you. You may always opt out of Marketing requests;
 - viii. protecting our rights and property;
 - ix. risk management;
 - x. systems development and testing, including our websites and other online channels;
 - xi. undertaking planning, research and statistical analysis;
 - xii. recovering debts, preventing or investigating any fraud or crime, or any suspected fraud or crime;
 - xiii. as required by law, regulation or codes binding us; and
 - xiv. any other purposes disclosed when Personal Information is submitted to us

6. How we use your Credit Information

In addition to the ways for using Personal Information mentioned above, we may also use your Credit Information to:

- a. enable an insurer to assess the risk of providing insurance to us or to address our contractual arrangements with the insurer;
- b. assess whether to accept a guarantor or the risk of a guarantor being unable to meet its obligations; and
- c. consider hardship requests



7. Sharing your Personal and Credit Information

To make sure we can meet your specific needs, and for the purposes described above, we sometimes need to share your information with others. We may share your information to:

- a. our staff involved in providing, managing or administering your product or service;
- b. appraisers, insurers, re-insurers, claim assessors and investigators;
- c. brokers or referrers who refer your application or business to us;
- d. other financial institutions, such as banks;
- e. organisations involved in debt collecting, including purchasers of debt;
- f. fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- g. government or regulatory bodies (including local councils and electricity authorities) as required or authorised by law (in some instances these bodies may share it with relevant foreign authorities);
- h. our accountants, auditors or lawyers and other external advisers;
- i. guarantors and prospective guarantors of your credit facility;
- j. organisations that maintain, review and develop our business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- k. organisations that participate with us in payments systems including merchants, payment organisations and organisations that produce cards, cheque books or statements for us;
- l. our joint venture partners that conduct business with us;
- m. organisations that assist with our product planning, research and development, mailing houses and telemarketing agencies who assist us to communicate with you;
- n. other organisations involved in our normal business practices, including our agents and contractors; and
- o. where you have given your consent

8. Sharing with CRBs

We may disclose information about you to a CRB if you are applying for credit or you have obtained credit from us or if you guarantee or are considering guaranteeing the



obligations of another person to us or you are a director of a company that is an applicant or borrower or guarantor. When we give your information to a CRB, it may be for the following purposes:

- a. to obtain a credit report about you;
- b. to allow the credit CRB to create or maintain a Credit Information file containing your information

9. What we share with CRBs

When we give your information to a CRB, it may be included in reports that the CRB gives other organisations to help them assess your credit worthiness. Information that reflects adversely on your credit worthiness may affect your ability to get credit from other lenders. The information that we share with a CRB may include:

- a. a record of your name, date of birth, gender, current or last known address and previous two addresses, name of current or last known employer and driver's licence number;
- b. the fact that you have applied for credit and the amount;
- c. if applicable, the fact that we are a current credit provider to you;
- d. details of loan repayments which are overdue by more than 60 days and for which debt collection action has started;
- e. advice that your loan repayments are no longer overdue in respect of any default that has been listed;
- f. information that we reasonably believe that there has been a fraud relating to your consumer credit or that you have avoided paying your consumer credit payments or shown an intention not to comply with your credit obligations;
- g. details of dishonoured cheques, being cheques drawn by you for \$100 or more which have been dishonoured more than once;
- h. that credit provided to you by us has been paid or otherwise discharged

10. Accessing your personal and Credit Information

We'll give you access to your Personal Information unless there are legal reasons why we can't. We will give you access to your information in the form you want it where it's reasonable and practical. We're not always required to give you access to your Personal



Information. If we can't provide your information in the way you've requested, we will tell you why in writing. Where you request access to Credit Information about you that we've got from CRBs (or based on that information), you have the following additional rights. We must:

- a. provide you access to the information within 30 days (unless unusual circumstances apply);
- b. make the information clear and accessible; and
- c. ask you to check with CRBs what information they hold about you.
- d. we are not required to give you access to this information if it would be unlawful or it would be likely to harm the activities of an enforcement body (e.g. the police). We may also restrict what we give you if it would harm the confidentiality of our commercial information. If we refuse to give access to any credit eligibility information, we will tell you why in writing.

11. Correcting your Personal and Credit Information

Contact us if you think there is something wrong with the information we hold about you and we'll try to correct it if it is inaccurate, out of date, incomplete, irrelevant, or misleading. If you are worried that we have given incorrect information to others, you can ask us to tell them about the correction. We'll try and help where we can – if we can't, then we'll let you know in writing. With regards to your Credit Information – whether we made the mistake or someone else made it, we are required to help you if you ask for the information to be corrected. So, we can do this, we might need to talk to others. However, the best way for you to make a correction request is to send it to the organisation which made the mistake. If we're able to correct the information, we'll let you know within 7 days of deciding to do this. We'll also let the relevant third parties know as well as any others you tell us about. If we can't do this, then we'll let you know in writing. If we're unable to correct your information, we'll explain why in writing within 7 days of making this decision. If we agree to correct your information, we'll do so within 30 days from when you asked us. If we need more time, we will notify you about the reasons for the delay and ask for your agreement to extend this 30-day period (if you do not agree, we may not be able to resolve your complaint).



12. How to make a complaint

If you have a complaint about how we handle your Personal Information, including if you think that we have failed to comply with the Australian Privacy Principles (APP) or any binding APP code that has been registered under the Privacy Act, you are always welcome to contact us by using our details set out below. We are committed to acknowledging your complaint in a prompt manner and will give you an estimated timeframe for when we will respond to your complaint. If you think that we have not complied with the Privacy Act or with the Credit Reporting Privacy Code, you can make a complaint by using the contact details set out below. We will acknowledge your complaint in writing as soon as practicable within 7 days. We will aim to investigate and resolve your complaint within 30 days of receiving it. If we need more time, we will notify you about the reasons for the delay and ask for your agreement to extend this 30-day period (if you do not agree, we may not be able to resolve your complaint). We may need to consult with a CRB or another credit provider to investigate your complaint. While we hope that we will be able to resolve any complaint without needing to involve third parties, if you are not satisfied with the outcome of your complaint you can access our external dispute resolution scheme, the Credit and Investments Ombudsman (www.cio.org.au), or make a complaint to the Australian Information Commissioner (www.oaic.gov.au).

13. Security

While we try our best to protect the security and integrity of Personal and Credit Information, we cannot guarantee that any information, during transmission through the Internet or while stored on our system or otherwise in our care, will be absolutely safe from intrusion by others, such as hackers. If you e-mail us or use Web forms your transmission might not be secure. A third party could view the information you send in transit by such means. We will have no liability for disclosure of your information due to errors or unauthorised acts of third parties during or after transmission. If you create an account with us, you are responsible for maintaining the strict confidentiality of your account password, and you shall be responsible for any activity that occurs using your account credentials, whether or not you authorised such activity. Please notify us of any unauthorized use of your password or account or any other breach of security. Our



Website may contain links that lead to other websites. We are not responsible for these other sites.

14. Changes to this Policy

We may change this Policy from time to time. When we do, we will let you know by posting the changed Policy on our website with a new “Last Updated” date. If we make major changes, we may also inform you by e-mail or letter. In some cases, we may request your consent to the changes.

15. Contact Us

Please contact us if you have any questions or comments about our privacy policies and procedures. We welcome your feedback. You can contact us by: writing to the Privacy Officer, J.WASSER PTY LTD, 12/10 Henderson Road, Knoxfield VIC 3180 or emailing sales@jwasser.com.au

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