

Credit Information Policy

When entering into contracts with individuals (such as customers who are individuals) on the basis of full payment not being made before, or at the same time as, the goods or services are provided, we are a 'credit provider' within the meaning of the *Privacy Act 1988* (Cth) in relation to the credit provided.

Who does this policy apply to?

This Credit Information Policy applies to Flow Systems Pty Ltd and all of its subsidiary companies (**we**, **us** and **our**).

What credit information and credit eligibility information do we collect and hold?

We collect credit information and credit eligibility information from individuals and in limited circumstances, from credit reporting bodies.

Examples of the information we collect and hold include information we use to identify you (such as your name, address, date of birth, drivers licence numbers and passport numbers) and your payment and default history with us.

Why do we collect, hold, use and disclose this information?

We only collect, hold, use and disclose credit information and credit eligibility information relating to individuals:

- to assess your ability to pay, within the required time, for the services we provide; and
- for the purpose of arranging debt collection¹ in the event that you have not paid our tax invoice in the required period.

Prior to disclosing your personal information, including credit information to a debt collection agency, we will provide you with written warnings and advise you in writing that the matter will be referred to a debt collector.

¹ subject to our *Missed Payments Policy* located at <http://flowsystems.com.au/governance/MissedPaymentsPolicy.pdf>

We may also disclose credit information and credit eligibility information to related entities such as Brookfield to enable them to assess your ability to pay for services (such as energy) that they provide or may provide in your area. We may also disclose credit information to your Owners Corporation if so permitted in your Customer Contract. Generally, we hold credit information in electronic format. We may store credit information in electronic format with an information technology provider (which may be located overseas).

How to access or seek correction of your credit information

Please refer to the section “How do you obtain access and seek correction” in our Privacy Policy at <http://flowsystems.com.au/governance/PrivacyPolicy.pdf>

Contact for privacy issues and complaints

Please refer to the section “How to contact us” in our Privacy Policy at <http://flowsystems.com.au/governance/PrivacyPolicy.pdf>