

Privacy Policy

(including Credit Reporting Policy)

September 2026



agl Join the change

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1. About us

AGL Energy Limited (**AGL**) is an integrated energy company listed on the Australian Securities Exchange. AGL and its related companies (collectively, the **AGL Group**) operates energy businesses and investments, including electricity generation and storage, gas storage, and the sale of electricity and gas to residential, business and wholesale customers. We also offer innovative services that relate to electrification, consumer energy resources, electric vehicle solutions renewable energy products and telecommunications.

You can find out more about AGL on our [website](#).

2. Respecting your privacy

We respect your personal information and understand that your privacy is important to you. This Privacy Policy (**Policy**) describes how AGL Group members handle your personal information and credit-related information, and the steps we take to keep this information safe.

This Policy applies to AGL and its subsidiaries (**AGL Group members, we, us or our**), including Perth Energy, except where these subsidiaries maintain their own separate privacy policy. Where an AGL Group member maintains their own separate policy, their policy applies and is available on the AGL Group member's website. When we handle your personal information, we follow the obligations set out in the *Privacy Act 1988* (Cth) (**Privacy Act**) and the *Privacy (Credit Reporting) Code 2025* (Cth) (**Credit Reporting Code**) (if applicable).

AGL branded telecommunications services are provided by the AGL telecommunications service provider Energy Telco Pty Limited (trading as Aussie Broadband Telco Services) and its related companies. For more information, see the Aussie Broadband Telco Services Privacy and Credit Reporting Policy which can be found [here](#).

3. What information do we collect?

We may collect information about you when you interact with us. We may also collect information about you from other people and organisations, including other AGL Group members or other third parties, such as the AGL telecommunications service provider.

We collect your personal information when needed to provide products and services, manage business affairs, or to comply with the law and for other purposes set out in section 4 of this Policy or as notified to you from time to time.

The kinds of information that we collect depends on how you interact with us and which products and services you are provided. Here are some examples.

Information we collect from you

We collect the full name and contact details (for example, landline, mobile, email) of AGL Group member customers, prospective customers and their representatives as well as shareholders, business contacts, job applicants, contractors and other parties that interact with us.

We may also collect:

- **If you are a customer or prospective customer:** your date of birth, address (supply and mailing if different), address history (where relevant), concession details (where applicable), other forms of identification (such as driver's licence, Medicare card or passport details), payment details, ABN (if applicable), information about your property (including your metering identifier) and information about your interactions and transactions with us.
- **If you have an energy plan with us:** the items referenced in 'if you are a customer or prospective customer', as well as information about your use of our energy products and services, including energy usage at your premises. For example, how much energy you use and when you use it. We may also collect information about appliances used and the timing and efficiency of use where you have sensors or other technology installed, as well as information that we may be required to collect under energy laws or at the request of a government agency.
- **If you purchase an AGL telecommunications service:** your date of birth, address (supply and mailing if different), address history (where relevant) ABN (if applicable), account flags (including family and domestic violence indicators and marketing preferences), and security passphrases, as well as information that may be required to be collected in accordance with applicable laws or at the request or direction of a government agency.
- **If you are an authorised contact or representative on another customer's account, including under the Consumer Data Right (CDR) regime:** date of birth, address, email, your relationship with our customer, payment details, business/trading name and ABN (if applicable) and information about your organisation's property and operations (if applicable) that you tell us. We may also collect this information from the customer about you. If you are given an authority to act on behalf of a customer, we will also collect details of your authority (such as the type, scope and duration of the authority) under which you have been appointed to act from relevant documents provided by you or the customer. See also '**Information we collect under the consumer data right regime**' below.
- **If you are an owner of a site used by an AGL Group member or own a site with AGL Group assets (or are an authorised contact or representative of an owner):** your bank account details, business address and ABN (if applicable).
- **If you lodge a complaint with us:** the details you provide about you and your complaint.
- **If you are a shareholder:** your physical address and your tax file number (if you provide it).
- **If you apply for a job or contract position with us:** information that you provide about your right to work, employment history, qualifications, skills and experience.
- **If you are a contractor of an AGL Group member:** your organisation, date of birth and physical address.
- **If you access an AGL Group workplace or site:** subject to our internal policies and procedures, we may collect certain sensitive information such as medical information (including vaccination status) or medical exemption information.

How we collect your information

We collect information when you interact with us using the channels we make available to you, including online, through our app, direct contact with our contact centre, social media, or via field visits or face-to-face interactions. This includes collection of information via third parties, such as the AGL telecommunications service provider.

If you give us personal information about other people, we will assume that they have agreed that you can do this.

Sensitive Information

Sensitive information is a subset of personal information and is defined in section 11 of this Policy. It is afforded a higher level of protection under the Privacy Act compared to other personal information under the Privacy Act. Where we need sensitive information for your account (for example, to ensure continuous service to your property or to assist with translation services), we will seek your consent before we collect and use this information unless an exemption applies, including where we are permitted or required to do so by law.

In some cases, sensitive information (such as medical information or medical exemption information) may be requested as part of your role with us, or where you visit one of our workplaces or sites. We will collect this information with your permission or where you are required by law to provide it to us. If you are an employee, once your information has been collected, it becomes an employee record, and this policy does not apply. However, we will continue to treat your information in accordance with our obligations under applicable laws (such as the *Fair Work Act 2009* (Cth)) and our policy for the management of employee records.

Information we collect from others

- **When you get a quote to apply to open an account with us:** your credit information, including repayment history information.
- **When you set up an account with us or when your account is in default:** we may collect credit-related information from credit reporting bodies about you. This includes credit scores or assessments of your creditworthiness. We also collect this information in circumstances where you are a director or guarantor of a customer whose credit we check when the customer sets up an account with us or when the customer's account is in default. When necessary, we also collect credit-related information from other AGL Group members, public sources and other third parties (including government sources).
- **When we need to confirm your identity:** we collect identification information from you and share it with the document issuer or official record holder via third party systems to confirm your identity.
- **When we are unable to get in contact with you about your AGL product or service:** we collect up-to-date contact information from public sources and third parties (such as debt collection agencies), but only where it is unreasonable or impracticable to obtain this information directly from you.
- **When you participate in market research:** information about you and your responses from the service provider that conducted the research.
- **When you engage with our sales partners:** your first name, last name, address and contact details, so we can contact you about products you may be interested in.

- **If you are a customer of us or any AGL Group member:** we may collect your property address and other publicly available information about you from third parties and match that information with our existing records to infer other personal information.
- **If you are a business contact for our customers or service providers:** your first name, last name, job title and contact details.
- **If you are an existing customer of another AGL Group member:** your first name, last name, contact details, date of birth, forms of identification (such as your driver licence, Medicare card or passport details), your customer identification reference with the relevant AGL Group member, your preferences regarding direct marketing and telemarketing, information regarding complaints, hardship attributes, billing and payment information, and your usage and consumption information. We may also collect certain sensitive information (such as whether you require priority assistance, where that reveals health information), with your consent.
- **If you are a shareholder:** to comply with the law and manage your shares in AGL, we may collect details about your investment from our shareholder register service provider. You can find more information on our [Shareholder Services page on our website](#).
- **If you apply for a job with us:** your professional background, qualifications and memberships, and references from your former employers. Where it is relevant to the role, we may also collect screening check information (such as background, medical, drugs and alcohol, criminal records, bankruptcy, directorship and company checks), and abilities testing, including psychometric testing.
- **When you participate in programs involving electric vehicle or distributed energy products:** usage information.
- **If you purchase an AGL telecommunications service:** information about your telecommunications service from Aussie Broadband Telco Services, including account flags (such as family and domestic violence indicators and marketing preferences), to ensure consistency with your other AGL services, to enable access to your AGL telecommunications account, to respond to complaints or inquiries or to respond to information requests from government agencies and law enforcement.

Information we collect under the consumer data right regime

The CDR gives consumers greater access to, and control over, their data. The CDR enables consumers to access certain data about them held by other organisations (**data holders**), and to authorise sharing of that data with third parties (**accredited third parties**). Consumers are also entitled to appoint representatives (such as secondary users, nominated representatives, or an individual given an authority to act on the consumer's behalf) to manage and authorise sharing of data under the CDR. The CDR applies to certain AGL Group members as data holders and in some cases as a third-party data recipient or CDR representative. Under the CDR, you can ask accredited third parties to obtain certain data from AGL Group members (including through a representative), to enable those accredited third parties to provide products or services to you, or to a consumer that has appointed you as their representative.

Under the CDR, there are specific classes of information that data holders must provide, this is referred to as CDR data. In AGL's case, this includes information about electricity contracts, as well as information about the consumer's accounts, billing arrangements and electricity usage – it may also contain personal information about you or, if you are a representative, about the consumer you have been appointed to represent.

If you make a request under the CDR, on your own behalf or as a representative, we may collect data from accredited third parties and disclose that data to you and/or the consumer, those accredited third parties, other data holders and / or our service providers, in accordance with your instructions.

We may also use and disclose your personal information, or that of the consumer if you are their representative, to allow us to do the following:

- provide you with an online dashboard to manage the consumer's data and disclosures (this dashboard is operated by our service provider);
- provide an accredited third party with your data, or the consumer's data if you are their representative (such as electricity usage or billing information) at the consumer's request, to enable the third party to provide products or services to the consumer, or provide you, the representative, or the consumer with that data; or
- request electricity usage and energy generation and storage data from the Australian Energy Market Operator (**AEMO**), which we will then provide to an accredited third party.

If you have been appointed as a representative of a consumer in their capacity as an AGL Group member customer (such as a nominated representative, secondary user or an individual given an authority to act), we may use and disclose your personal information to:

- enable you or the consumer to view and manage details of your appointment;
- provide you with an online dashboard, to manage the consumer's data and disclosures of that data where permitted (this dashboard is operated by our service provider); or
- manage delivery of the CDR service to the consumer, and to share the consumer's data with accredited third parties and AEMO.

If personal information we hold about you is also CDR data under the CDR, you may have additional rights relating to that CDR data. For more information about these rights, including your eligibility and our collection, use and disclosure of CDR data, as well as your responsibilities relating to that CDR data, please see our [CDR Policy](#). This CDR policy applies to our handling of CDR data in our capacity as a data holder. We may also collect and use CDR data with your consent to provide you with certain products and services. Where we do, we'll notify you of the collection and seek your consent in accordance with applicable laws.

Where we are acting as a CDR representative under a CDR representative arrangement, we will let you know the relevant CDR Policy that applies in relation to service data collected under the arrangement.

Information we collect using cookies and similar technologies

When you use our websites or app, cookies, pixels, tags, and similar tracking technologies (referred to in this Policy collectively as 'cookies') may be used to collect certain information about these interactions, such as device and browser characteristics (e.g. device model, browser type and operating system), IP addresses, time and date stamps, and information about the websites you visit and how you used those websites (including links clicked and data selected / entered).

We use AGL Cookies and Third-Party Marketing Cookies as follows:

- **AGL Cookies:** These cookies are set by us or our suppliers whose services we have added to our websites and app. We do not use or disclose the information collected by these cookies for targeted advertising on third party websites.

The cookies collect information about your interactions with our websites and app. This information is used (and in some cases disclosed to our suppliers) to manage basic functionality, to improve your experience, to undertake measurement and analytics, to personalise your experience and for other purposes set out in section 4 of this Policy. We enable these cookies by default, but you may be able to manage these cookies through your device settings. If you turn off these cookies, your experience may be affected.

- **Third Party Marketing Cookies:** These cookies are set by us or our social media and advertising partners. They collect information about your interactions with our websites, and the information is disclosed to our social media and advertising partners for targeted advertising on third party sites and analytics. Our social media and advertising partners may combine this information with other information that you've provided to them, or they have collected from your use of their services. You can manage these cookies in our Cookie Preference Centre which you can access via our [Cookies Notice](#). If you opt out of these cookies, you may still see AGL advertisements, but they may be less relevant to you.

We are not responsible for the privacy practices of third-party websites which may be linked to or accessible through our websites and app. We recommend you review the privacy policies of any third-party websites or services you access via such websites or apps.

For more information on the types of cookies we use and why, see our [Cookies Notice](#).

4. How do we use your information?

We use your information to deliver products and services to you, manage our business, comply with the law, and for other purposes notified to you from time to time. We also use your information for other reasons, such as to better understand you and your needs.

We collect and use your information, so we can:

- confirm your identity;
- provide you or the organisation you represent with the products and services that you have asked for or authorised us to organise on your behalf, including customer support;
- provide you with a quote, to respond to an expression of interest or to refer you to a third party to provide you with products and services that you have asked for;
- handle payments and refunds, which includes sharing your information with our financial institution for the processing of payments;
- communicate with you about your account or the account of the organisation you represent;
- assess and manage your credit arrangements with us or the credit arrangements of the organisation you represent;
- review and assess your creditworthiness when you apply to purchase a product or service from us;
- manage accounts that are overdue, including where we sell debt;

- participate in credit reporting systems, including by sharing credit-related information with credit reporting bodies;
- respond to applications, questions, requests or complaints that you have made to us;
- maintain and update our records and carry out other administrative tasks. This may require us to disclose your personal information to third parties, including the AGL telecommunications service provider, as a means of ensuring our records about you are up to date for the purposes of engaging with you and to comply with our regulatory requirements;
- research the usage of, and to develop and improve the capabilities of our products and services, as well as developing new products and services;
- improve customer experience and conduct market research;
- investigate possible fraud and illegal activity;
- identify or assess any payment assistance support, including under our customer hardship program;
- comply with laws;
- participate in the CDR, including by sharing data with data holders and accredited third parties, as described under '**Information we collect under the consumer data right regime**' above;
- assist government agencies and law enforcement investigations;
- manage our business and assets, including any restructure, merger or sale of our business or assets or any part of them;
- if you are a shareholder, manage your shareholding;
- if you have applied to work with us, assess your application, undertake customary checks and comply with the law; and
- if you purchase an AGL telecommunications service, maintain accurate records, enable digital access and authentication through our app and online account, identify customers with multiple products to apply any available bundle discounts, respond to your complaints or inquiries or any information requests from government agencies, and facilitate the provision of AGL telecommunications services.

An AGL Group member may also collect, use and disclose personal information to assist other AGL Group members with any of the above activities. If we don't have your personal information, we may not be able to do these things. For example, we may not be able to deliver the products or services you have asked for or respond to your questions.

Direct Marketing

We, and other AGL Group members, may use your personal information (including personal information collected from third parties, or inferred from such information) to promote and market products or services that any of us think you might be interested in, including products and services offered by other members of the AGL Group or third parties we work with. We and other members of the AGL Group, may contact you in relation to these promotions and offers in various ways, including by direct mail, email, telephone, SMS, and digital marketing including advertising through any AGL Group apps, in app and push notifications, websites, targeted marketing on social media platforms or third-party websites (and may share information with our social media partners or third-party website provider for this purpose).

If you don't want to receive direct marketing messages, you can opt out by:

- filling out a [Manage Your Communication Preferences form on our website](#) (for AGL customers);
- registering on the Do Not Call Register to opt-out of telemarketing calls;
- contacting our Customer Solutions Team (call 131 245 (AGL customers) or (08) 9420 0300 (Perth Energy customers), or see section 8 below; or
- following the relevant opt-out instructions in any marketing communication you receive from us (for example, using the 'unsubscribe' link in an email or responding to an SMS as instructed).

We may still send you important service, administrative and safety messages even if you opt out of receiving marketing communications.

The way we use data

We're always working to develop and improve our products and services and improve our processes to ensure that we better meet your needs.

The use and deployment of new technologies may allow us to combine information we have about our customers and users with data from other sources, such as other AGL Group members, third-party providers, the Australian Bureau of Statistics or other official sources of information, where permitted or required by law.

We may also collect information about people that does not identify them, such as sales and advertising analytics, and data from service providers, in so far as it relates to our products and services.

We analyse this data to help us learn more about our customers and improve our products and services. We may also analyse and match this information with other records and personal information we, and other AGL Group members, hold about you, including for direct marketing purposes. See 'Direct Marketing' above for further information, including how you can opt out of receiving direct marketing messages.

How we use Artificial Intelligence

We may use artificial intelligence (AI) technologies to enhance our products and services, and we may use your personal information to help us do this. These technologies may assist with tasks such as analytics, personalisation, marketing and customer support, including by generating responses to customer queries received via some AGL online services. Any personal information, generated, inferred or processed by an AI system is handled in accordance with this Policy and applicable laws. We take reasonable steps to ensure that AI systems are used safely and responsibly.

5. Who do we share your information with?

We share your information with our service providers and other organisations for the purposes set out in section 4 and to comply with our legal obligations. When we do this, we take reasonable steps to keep your information safe. This includes sharing personal information:

- with other members of the AGL Group, to carry out any of the purposes set out in section 4;
- with our installation, maintenance and fulfilment partners and other third party service providers, so they can make installations and maintain products and services that we offer;
- with marketing and analytics organisations and third parties that we work with, for relevant purposes such as those set out in section 4;
- with other energy companies, and related companies that help us deliver products and services, or to migrate your service if you change energy providers;
- with the AGL telecommunications service provider, to facilitate its delivery of the AGL branded telecommunications service to you;
- with electricity and gas network providers (which own and operate poles, wires and pipelines), including for the purpose of contacting you about planned or unplanned interruptions to your energy supply;
- with credit reporting bodies to process new applications, assess and manage applications for credit, manage overdue accounts, and review and assess your creditworthiness (including the calculation of a credit score or credit rating). Where we disclose personal information to a credit reporting body in the form of an information request, we are not required to obtain your consent. We may notify any applicable credit reporting bodies if you do not pay for the services or products we provide, or you commit fraud or attempt to commit fraud, or if you commit a serious credit infringement. This may affect your credit rating or score as the relevant credit reporting body may include this credit information in reports provided to further credit providers to assist them to assess your creditworthiness;
- with third parties that you or we ask to act as guarantor of any credit provided to you, and any third parties to whom we assign your debt;
- with third parties for the purpose of maintaining up to date contact details about you;
- with interpreting service providers;
- with insurance investigators;
- with organisations that assist us with providing electric vehicle and distributed energy products and services, so that you can use these products and services;
- with people that you have asked us to provide your information to, such as your authorised representatives, authorised contact persons or legal advisors, accredited data recipients or other data holders under the CDR regime (where applicable);
- with financial counsellors, energy efficiency experts and other support organisations, to support our customers experiencing hardship;
- with the relevant AGL Group member customer, where you are acting as their authorised representative or authorised contact person;
- if you have applied to work with us, with your previous employers to confirm your work history;
- if you are an employee or contractor of an AGL Group member, to owners or occupiers of premises you undertake work at on behalf of the AGL Group (where permitted); and,
- with government and law enforcement agencies, where required or authorised by law or to assist with law enforcement activity.

We also share personal information with people and organisations that help us with our business, such as professional advisors, IT support, and corporate and administrative services including mercantile agents (including debt collectors) and debt buyers. We only do this where it is needed for those services to be provided to us. When we do this, we take such steps that are reasonable to require our service providers to protect your personal information.

Credit Reporting

The credit reporting bodies we use include:

Address	Contact details	Website
Equifax Australia (formerly Veda) GPO Box 964 North Sydney NSW 2059	Phone: 13 83 32	www.equifax.com.au
Experian Australia GPO Box 1969 North Sydney NSW 2060	Online contact form Phone: 1300 783 684 Email: creditreport@au.experian.com	www.experian.com.au
CreditorWatch GPO Box 276 Sydney NSW 2001	Online contact form Phone: 1300 501 312	www.creditorwatch.com.au

You can contact those credit reporting bodies or visit their websites to understand their policies on the management of credit-related information, including details of how to access and correct your credit-related and personal information they hold. You have the right to request credit reporting bodies not to:

- use your credit-related information to determine your eligibility to receive direct marketing from credit providers; and
- use or disclose your credit-related information, if you have been or are likely to be a victim of fraud.

Sending your personal information overseas

In some cases, we may need to share your personal information (including credit-related information) with organisations or other AGL Group entities that are located outside Australia. Some of our service providers are located or operate outside of Australia. It is not practicable for us to specify in advance the location of every service provider, however, personal information may be stored and processed in locations including: India, Indonesia, Fiji, Japan, Singapore, Malaysia, New Zealand, the Philippines, South Africa, the USA, the UK and members of the European Union.

Whenever we do this, we take appropriate steps to ensure compliance with our obligations under the Privacy Act, such as taking reasonable steps to ensure the overseas recipient does not breach relevant requirements of the Privacy Act.

6. Keeping your information safe

Keeping your personal information safe is of the utmost importance to us.

We take reasonable steps (including appropriate technical and organisational measures) to keep your personal information confidential and secure from misuse, interference and loss and from unauthorised access, modification, use and disclosure in accordance with this Policy and our related internal policies and procedures.

Here are some examples of the things we do to protect your information.

Focus	Example
Staff obligations and training	We train our staff in how to keep your information safe and secure. Our staff are required to keep your information secure at all times and are bound by internal processes and policies that prescribe this requirement. Access to personal information is controlled through access and identity management systems. We have security professionals who monitor and respond to (potential) security events across our network.
System security	We store your information in secured systems which are in protected and resilient data centres which are continually monitored. We have technology designed to prevent malicious software or viruses and unauthorised persons from accessing our systems. We also share information about how people use our websites with security service providers to ensure that our websites and app are protected.
Service providers and overseas transfers	When we send information overseas to a service provider, or use a service provider that handles or stores data, we require them to take reasonable steps to keep your information safe and use it appropriately.
Building security	We use a mix of ID cards, alarms, cameras, guards and other controls to protect our office buildings and sites.
Our website and apps	When you log into our websites or app, we encrypt data sent from your computer or device to our system help prevent unauthorised access to your personal information. We partner with well-known third parties as alternative ways to access your online account.
Destroying or de-identifying data when no longer required	We aim to keep personal information only for as long as we need for our business or to comply with the law. When we no longer need personal information, we take reasonable steps to destroy or de-identify it.

For more details of how and when we disclose any security breaches, please view our [Responsible Disclosure Policy](#).

7. Accessing, updating and correcting your information

Accessing your information

You can ask for a copy of the personal information or credit-related information that we hold about you. Before actioning your request, we will need to confirm your identity.

We will provide access to your information in the form you want it where it is reasonable and practical and does not adversely impact the rights of others. If significant resources are required to manage your request, we may charge a fee to cover our costs when giving you access, but we will confirm this fee with you before actioning your request.

Where relevant, you can also log in to your account (found at My Account for AGL accounts), to access your billing information and update your contact and payment details. To access other information, you may need to contact us, and you can do this by using the details set out in section 9.

If the CDR regime applies to us in the capacity as 'data holder' (see 'Information we collect under the Consumer Data Right regime' above), you will also have rights to access and correct your CDR data, or to request deletion of your CDR data in certain circumstances. For more information, see our [CDR Policy](#).

How long will it take?

We aim to make your information available within 30 days after you ask us for it. If it will take longer, we'll let you know.

Can we refuse to give you access?

Privacy laws in some cases allow us to refuse an access request or to only provide you with access to certain information. For example, we will not provide you with information that is commercially sensitive to the AGL Group. We are also not required to provide access where it would have an unreasonable impact on the privacy of others. If we deny your access request, we'll write to you explaining our decision.

Can you correct or update your information?

You can ask us to correct or update any of your personal information or credit-related information that we have that is inaccurate, out-of-date, incomplete, irrelevant or misleading. Where we agree the information needs to be corrected, we will update it. If we've given the information to another party, you can ask us to let them know it's incorrect. Your authorised representative or contact person can make the same request. You may also authorise another person to make a request on your behalf. We may ask the authorised representative or contact person for further evidence of any authorisation, and may seek your further confirmation in the event of a request.

If we don't think the information needs to be corrected, we'll let you know why. You can ask us to include a statement that says you believe our record about you is inaccurate, incomplete, misleading or out of date.

8. Contact us

Please contact us using our online enquiry form if you have any questions or comments about this Policy or should you have questions about the handling of your personal or credit-related information. Alternatively, you can contact the customer service team of the relevant AGL Group member, details of which are set out below.

AGL Group	Contact details	Website
AGL Locked Bag 14120 MCMC VIC 8001	<u>Enquiry form</u> Phone: 131 245 (available 8am-8pm AEST, Monday - Saturday). If you're deaf or hard of hearing, or have difficulty speaking, you can use the National Relay Service.	Website: www.agl.com.au
Perth Energy PO Box 7971 Cloisters Square PO, WA 6850	Phone: (08) 9420 0300 (available 8am-5pm AWST, Western Australia business days). Email: info@perthenergy.com.au If you're deaf or hard of hearing, or have difficulty speaking, you can use the National Relay Service.	Website: www.perthenergy.com.au

If you would like a copy of this Policy sent to you in hard copy or if you need to contact us about something else, you can find out how on our [Contact us page](#).

9. Making a complaint

How can you make a complaint?

If you have a concern or complaint about how we've handled your personal or credit-related information, please contact us using the contact details in section 8.

You can read more about how we handle complaints by reading through our [Standard Complaints and Dispute Resolution Policy and Procedures](#). You can find the complaints handling policies for other AGL Group members on that AGL Group member's website.

How do we manage complaints? We are committed to resolving any complaints reasonably and to ensuring that we are doing the right thing by you.

We will:

- keep a record of your complaint; and,

- respond to you about your complaint and let you know how we will try to resolve it and how long that may take.

For credit-related complaints, we will (unless impractical or unlawful for us to do so), also notify any credit provider and credit reporting body to which we have disclosed information that you have made a complaint and the outcome of that complaint.

What else can you do?

If you're not satisfied with how we have managed your complaint, you can contact your local Ombudsman at any time for advice or to make a complaint. The Ombudsman is independent, and their services are free. You can also contact the Australian Privacy Commissioner who can be found at the Office of the Australian Information Commissioner (OAIC).

If you are in New South Wales and your complaint relates to energy products or services, you can contact the Energy and Water Ombudsman NSW.

New South Wales	Energy and Water Ombudsman NSW Reply Paid 86550 Sydney South NSW 1234	<u>Complaint form</u> Phone: 1800 246 545 Email: complaints@ewon.com.au	Website: www.ewon.com.au
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If you are in Victoria and your complaint relates to energy products or services, you can contact the Energy and Water Ombudsman Victoria.

Victoria	Energy and Water Ombudsman Vic Reply Paid 469 Melbourne VIC 8060	<u>Complaint form</u> Phone: 1800 500 509 Email: ewovinfo@ewov.com.au	Website: www.ewov.com.au
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If you are in Queensland and your complaint relates to energy products or services, you can contact the Energy and Water Ombudsman Queensland.

Queensland	Energy and Water Ombudsman Qld PO Box 3640 South Brisbane QLD 4101	<u>Complaint form</u> Phone: 1800 662 837 Email: complaints@ewoq.com.au or info@ewoq.com.au	Website: www.ewoq.com.au
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If you are in South Australia and your complaint relates to energy products or services, you can contact the Energy and Water Ombudsman South Australia

South Australia	Energy and Water Ombudsman SA GPO Box 2947 Adelaide SA 5001	<u>Complaint form</u> Phone: 1800 665 565	Website: www.ewosa.com.au
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If you are in Western Australia and your complaint relates to energy products or services, you can contact the Energy and Water Ombudsman Western Australia.

Western Australia	Energy and Water Ombudsman WA PO Box Z5386 St Georges Terrace Perth WA 6831	<u>Complaint form</u> Phone: 1800 754 004 Email: energyandwater@ombudsman.wa.gov.au	Website: https://energyandwater.ombudsman.wa.gov.au/
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If your complaint relates to the AGL branded telecommunications service see the Aussie Broadband Telco Services Privacy and Credit Reporting Policy which can be found [here](#).

You can also complain to the Australian Privacy Commissioner who can be found at the Office of the Australian Information Commissioner (OAIC).

Office of the Australian Information Commissioner PO Box 5218 Sydney NSW 2001	<u>Complaint form</u> Phone: 1300 363 992 Email: enquiries@oaic.gov.au	Website: www.oaic.gov.au/individuals/how-to-i-make-a-privacy-complaint
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10. Changes to this Policy

We update our Policy when our practices change. You can always find the most up to date version on our website. In addition, and over the course of our relationship with you, we may tell you more about how we handle your personal information. This could be when you complete an online form, review a collection notice or receive documents from us, such as terms and conditions for a product or service.

11. Definitions

In this Policy the following terms are defined as follows:

Personal information has the meaning given in the Privacy Act 1988 (Cth) (**Privacy Act**) and includes information or an opinion that identifies you or from which you can be reasonably identified.

Credit-related information means credit information and credit eligibility information as defined in the Privacy Act, and includes information about how you manage your credit, the credit that you have applied for or obtained, your payment history and creditworthiness and the information contained in your credit file held by credit-reporting bodies. Credit file information may include credit applications, the amount and type of credit, details of current and previous credit providers, start and end dates of credit arrangements, and information about credit listings including defaults, bankruptcy history and credit-related court proceedings or judgments.

Sensitive information has the meaning given in the Privacy Act and includes information or an opinion about your racial or ethnic origin, political opinions or associations, religious beliefs or affiliations, philosophical beliefs, professional or trade association or union membership, sexual orientation or practices, criminal records, health information, genetic information and biometric information and templates.