



## ERM PRIVACY AND CREDIT DISCLOSURES

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**Privacy Collection Notification:** ERM Power Limited, ERM Power Retail Pty Ltd and our related companies (**ERM**) collect your personal information to assess your application, provide services to you, provide credit to you or someone else you know, and for other purposes set out in our Privacy Policy. We cannot process your application or provide services without this information.

Our Privacy Policy tells you who we disclose information to, how to access and correct your information and complain about privacy-related matters. We do not currently disclose personal information overseas.

**Credit Reporting Notification:** If we provide you credit, ERM's Credit Reporting Policy sets out your rights to access and correct your credit information and credit-eligibility information, how to make complaints and how we will respond. It also includes disclosures under the Credit Reporting Privacy Code (including how to request that information not be used for certain marketing purposes or if you believe you are the victim of fraud). It is available on our website and in hard copy on request.

You authorise ERM to give credit information to a Credit Reporting Body, including: identity particulars; the fact that you have applied for credit and the amount; the fact that ERM is a credit provider to you; repayment history information; in specific circumstances, default information; advice that payments are no longer overdue and the date payments were made; whether you have committed a serious credit infringement; and that credit has been repaid or discharged.

You authorise ERM to obtain from a Credit Reporting Body a credit report containing personal credit information in relation to consumer credit or commercial credit provided by ERM, and to share credit information with credit providers named in the report as permitted by law, or to other persons to decide whether to act as guarantor or offer property as security, and to verify and assess your application.