

1st Energy Market Retail Contract
Terms and Conditions

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PART 1:

MARKET RETAIL CONTRACT TERMS AND CONDITIONS

PREAMBLE

This Contract is a market retail contract. It is about the sale of energy to you at your premises. This Contract is made up of these Contract Terms and Conditions, the Explanation of Benefits, your Energy Plan Agreement Schedule and any other terms and conditions provided (if applicable) (collectively referred to as “this Contract”).

In addition to this Contract, the Regulatory Requirements and other consumer laws also contain rules about the sale of energy to small customers and we will comply with these rules in our dealings with you. For example, the National Energy Retail Law and the National Energy Retail Rules (“the Rules”) set out specific rights and obligations about energy marketing, payment methods and arrangements for customers experiencing payment difficulties.

If you are eligible for and accept a Solar Feed-In arrangement, the Solar Feed-In Agreement Terms and Conditions provided to you will apply to that arrangement, the Solar Feed-In Agreement Terms and Conditions form a separate contract between you and us (in addition to this Contract).

You also have a separate contract with your distributor, called a customer connection contract. The customer connection contract deals with the supply of energy to your premises and can be found on your distributor’s website.

More information about this Contract and other matters is on our website at 1st Energy.com.au.

1. THE PARTIES

This Contract is between:

1st Energy Pty Ltd (ACN 604 999 706), who sells energy to you at your premises (in this Contract referred to as “we”, “our” or “us”); and

You, the customer to whom this Contract applies (in this Contract referred to as “you” or “your”).

2. DEFINITIONS AND INTERPRETATION

(a) Terms used in this Contract have the same meanings as they have in the Explanation of Terms section of this Contract or in the Regulatory Requirements (some of which are explained in simplified form in the Explanation of Terms section of this Contract).

(b) Where the simplified explanations given in the Definitions section of this Contract differ from the definitions in the Regulatory Requirements, the definitions in the Regulatory Requirements prevail.

3. DO THESE TERMS AND CONDITIONS APPLY TO YOU?

3.1 These are our terms and conditions

(a) These Contract Terms and Conditions set out the general terms and conditions of this Contract.

(b) The Explanation of Benefits provides an explanation of all of the Benefits we offer under our different market retail contract offers. The Benefits applicable to you under this Contract will be specified in your Energy Plan Agreement Schedule.

(c) Your Energy Plan Agreement Schedule sets out other terms and conditions of this Contract, including the specific Benefits, tariffs and charges that apply to you under this Contract.

3.2 Application of these terms and conditions

These Contract Terms and Conditions apply to you if: (a) you're a residential customer

(b) you're a business customer who is a small customer; or

and you've accepted one of our market offers (all of which include these Contract Terms and Conditions) to supply energy to you.

3.3 Application of the Regulatory Requirements

If you're not a small customer but you have been classified as consuming less than 160MWh of electricity per year and/or 1TJ of gas per year in Victoria, or less than 100MWh of electricity per year in New South Wales we both agree to apply the Regulatory Requirements to you as if you were a small customer.

3.4 Electricity or gas

These Contract Terms and Conditions apply to electricity and gas,

but some terms may be expressed to apply only to one or the other. If we're your retailer for both electricity and gas, you have a separate contract with us for each of them.

4. WHAT IS THE TERM OF THIS CONTRACT?

4.1 When does this Contract start?

This Contract starts on the Contract Start Date, which is the date you accept our market offer to supply energy to you (before the relevant market offer expiry date):

(a) by signing and returning your Energy Plan Agreement Schedule to us; or

(b) by giving us your verbal acceptance of the relevant market offer; or

(c) by giving us your acceptance of the relevant market offer electronically (for example, by using our Online Acceptance Form, by email or by SMS); or

(d) in any other manner that is consistent with the National Energy Retail Law.

However, energy supply won't start until the Supply Start Date.

4.2 Cooling-Off Period

(a) You have the right to cancel this Contract within 10 business days after the later of:

(i) the Contract Start Date or the day on which you receive the last of all information we must give you under the Regulatory requirements, whichever is the later; or

(ii) where applicable, within such longer period as the Australian Consumer Law prescribes.

(b) You may exercise your right to cancel this Contract within the Cooling-Off Period even though you agreed to or accepted this Contract.

(c) You may cancel this Contract within the Cooling-Off Period by informing us either orally or in writing of your intention to cancel this Contract. If you do so, this Contract will end immediately.

(d) Upon request, we will provide you with a copy of our record of your cancellation at no charge.

4.3 Start of energy supply

Energy supply to your premises will start:

(a) if you're not an existing customer of ours – on the date on

which your assigned meter identifier has been transferred to us; or

(b) if you are an existing customer of ours – upon the expiry of the Cooling-Off Period or a later date specified in your Energy Plan Agreement Schedule,

referred to as the "Supply Start Date".

4.4 Your right to end this Contract

(a) In addition to your right to cancel this Contract under clause

4.2, you may end this Contract at any time after the end of the Cooling-Off Period by notifying us that you wish to end this Contract.

(b) If you want to end this Contract because:

(i) you want to start taking energy supply at your existing premises from another retailer – this Contract will end on the date on which your assigned meter identifier has been transferred to your new retailer (which will usually happen on or soon after a final meter read at the premises); or

(ii) you're vacating your premises and your Contract won't be continuing at your new premises – this Contract will end on the date of the final meter read at the premises, unless clause 4.5(d) applies; or

(iii) you're remaining at your premises but wish your energy supply to be disconnected – this Contract will end 10 business days after the date of disconnection as provided for in clause 4.9(a)(vii); or

(iv) you want to start an entirely new Contract with us (rather than amend this Contract to reflect new arrangements)

– this Contract will end on a date that we both agree.

4.5 Final meter read at the premises

(a) If:

(i) you want to start taking energy supply at your existing premises from another retailer; or

(ii) you're vacating your premises (whether or not you want to take this Contract with you to your new premises); or

(iii) you're remaining at your premises but wish your energy supply to be disconnected, you'll need to notify us.

(b) In all of these cases, a final meter read will need to be taken at your existing premises. You can choose to wait for the next scheduled meter read or, if you want this to happen sooner, you can ask us to arrange a special meter read (in which case an additional fee will apply, unless we decide to waive it). If

you're transferring your premises to another retailer and your new retailer arranges for a special meter read, we won't need to arrange it or charge you the fee.

(c) You will be responsible for tariffs and charges for energy supply at your existing premises until and including the date of the final meter read (regardless of who actually used the energy).

(d) In addition, if you continue to take supply from us at your existing premises after the date of the final meter read (for example, where we haven't disconnected the premises, the premises haven't been transferred to another retailer and you remain there), you will continue to be liable for tariffs and charges for that energy supply for as long as you continue to take supply.

4.6 Vacating your premises

(a) If you're vacating your premises, you must also provide your forwarding address to us for your final bill under this Contract.

(b) We may also require you to pay a disconnection fee.

4.7 Moving premises

(a) If you're moving premises, you may ask us to transfer this Contract to your new premises.

(b) If you do so, we may offer to amend this Contract by transferring this Contract to your new premises. The notice will specify the tariffs and charges, Benefits and other terms and conditions that apply to this Contract at your new premises.

(c) If you accept the offer, this Contract will be amended in accordance with the notice and will continue on those terms. We may also require you to pay a connection or reconnection fee at your new premises.

(d) If you reject the offer, this Contract will end under clause

4.4(b)(ii).

4.8 Credit checks

(a) We may carry out a credit check on you and use the information to establish your credit rating. In order to carry out a credit check, we may disclose your personal information to a credit reporting agency for the purposes of obtaining credit reports about you relating to your consumer credit and commercial credit history. In accordance with relevant laws, we may report an overdue payment to a credit reporting agency.

(b) If we conduct a credit check and the results are not satisfactory to us, we may end this Contract immediately by notifying you within the Cooling-Off Period.

(c) Alternatively, in the 14-day period after the end of the Cooling-Off Period, we may give you a notice amending the terms of this Contract by replacing the tariffs, charges and Benefits specified in your Energy Plan Agreement Schedule with our standing offer prices (in which case the Benefit Term and the Exit Fee Term will no longer apply).

4.9 When does this Contract end?

(a) This Contract ends:

(i) if clause 4.2 applies (Cooling-Off Period) – as set out in that clause; or

(ii) if clause 4.4 applies (Your right to end this Contract) – as set out in that clause (whether or not you give us the necessary notifications under that clause); or

(iii) if clause 4.8(b) applies (unsatisfactory credit check) – as set out in that clause; or

(iv) if clause 5.2(b) applies (ineligibility for your plan) – as set out in that clause; or

(v) if clause 25 applies (Retailer of Last Resort Event) – as set out in that clause; or

(vi) if you're not a small customer or are no longer a small customer and we notify you that this Contract will end

– on a date specified by us in the notice or as otherwise agreed between us; or

(vii) if:

(A) the premises are disconnected (other than where we choose to disconnect after you leave the premises and clause 4.4(b)(ii) applies); and

(B) you haven't met the requirements in the Regulatory Requirements for reconnection,

– at the end of the period of 10 business days from the date of disconnection; or

(viii) on a date or event specified in your Energy Plan Agreement Schedule;

or

(ix) if we both agree to a date to end this Contract – on the date that is agreed,

referred to as the "Contract End Date".

(b) Rights and obligations accrued before the end of this Contract continue despite the end of this Contract, including any obligations to pay amounts to us. We may issue bills to you after the Contract End Date for energy supply and other services provided up until the Contract End Date.

5. PLAN TYPE AND ELIGIBILITY REQUIREMENTS

5.1 Your plan type

(a) The plan specified in your Energy Plan Agreement Schedule is the plan that you have accepted.

5.2 What happens if you weren't eligible for your plan at the Contract Start Date?

(a) If we determine (after you enter into this Contract) that you weren't eligible for your plan (in accordance with any eligibility requirements set out in your Energy Plan Agreement Schedule) at the time of entering into this Contract, or that you were on a different network tariff at the time of entering into this Contract from the one that we had believed you were on, we'll contact you to

advise you of the options you have. If you don't select any of the options provided to you within the period specified, and:

(i) you weren't a customer of ours immediately prior to entering this Contract, you agree to us initiating a transfer of your assigned meter identifier to the energy retailer who was responsible for supplying energy to your premises immediately prior to you entering into this Contract or, if this isn't possible, a plan determined by us appropriate to your usage; or

(ii) you were a customer of ours immediately prior to entering into this Contract, you agree to us transferring you to the plan you were previously on or, if such plan is no longer available, to a plan determined by us appropriate to your usage.

(b) This Contract ends upon the transfer of your assigned meter identifier in accordance with paragraph (a)(i) to another energy retailer and you will still be responsible for paying us for any energy and other charges up to the date of the transfer.

(c) If paragraph (b) doesn't apply, this Contract continues on the terms and conditions applicable to the plan to which you are transferred and you are deemed to have been on that plan from the Contract Start Date.

5.3 What happens if you become ineligible for your plan?

(a) If at any time we become aware that you no longer meet the eligibility requirements for your plan set out in your Energy Plan Agreement Schedule, whether due to a change in use or for any other reason, or if your network tariff changes, we may notify you that you're no longer eligible for your current plan.

(b) The notice may include an offer to amend this Contract by transferring you to a different plan appropriate to your circumstances and the notice will detail the terms and conditions of the offer (including the Benefits, tariffs and charges applicable to the different plan).

(c) If you don't reject the offer within the period set out in the notice, you agree that you are taken to have accepted the offer. This Contract will be amended in accordance with the notice and you will be on the plan specified in the notice. You will be deemed to have been on that plan from the date you became ineligible.

(d) If within the period set out in the notice you notify us that you reject the offer and want to end this Contract, this Contract ends in accordance with clause 4.4.

(e) If within the period set out in the notice you notify us that you reject the offer but don't also notify us that you want to end this Contract, you agree that after the period set out in the notice this Contract will continue on our standing offer prices.

(f) If the notice does not contain an offer in accordance with paragraph (b), you agree that after the period set out in the notice this Contract will continue on our standing offer prices.

(g) If paragraphs (e) or (f) apply, the tariffs, charges and Benefits specified in your Energy Plan Agreement Schedule will be replaced with our standing offer prices. The Benefit Term and the Exit Fee Term will no longer apply.

(h) If paragraphs (d), (e) or (f) apply, then from the date that you became ineligible until:

(i) this Contract ends (in the case of paragraph (d)); or

(ii) the standing offer prices start to apply (in the case of paragraph (f)),

we may bill you for energy supplied and other services provided at the tariffs and charges applicable to a plan most appropriate to your use.

6. THE BENEFIT TERM

6.1 What is the Benefit Term?

(a) The Benefit Term is the period that starts on the Benefit Start Date and ends on the Benefit End Date.

(b) If provided for in your Energy Plan Agreement Schedule, you'll receive the Benefits set out in the Energy Plan Agreement Schedule during (or in relation to energy supply during) the Benefit Term. Some Benefits may be expressed to apply for a lesser period than the full Benefit Term. Receiving the Benefits is dependent on you meeting the conditions of the relevant Benefits as set out in the Explanation of Benefits. The amount of a Benefit is specified in your Energy Plan Agreement Schedule.

6.2 What happens at the end of the Benefit Term?

(a) Before the Benefit End Date, we'll send you a notice advising you that the Benefit Term is due to end. We'll do so no earlier than 40 business days and no later than 20 business days before the Benefit End Date.

(b) The notice may include an offer to amend this Contract by replacing the existing Benefit Term with a new Benefit Term and detailing the terms and conditions of the offer (including the Benefits, tariffs and charges that will apply to the new Benefit Term).

(c) If you don't reject the offer within the period set out in the notice, you agree that you are taken to have accepted the offer. This Contract will be amended in accordance with the notice.

(d) If within the period set out in the notice you notify us that you reject the offer and want to end this Contract:

(i) this Contract ends in accordance with clause 4.4; and

(ii) you'll stop receiving the Benefits on the earlier of the Benefit End Date and the Contract End Date; and

(iii) if this Contract has not ended by the Benefit End Date, you agree that our standing offer prices apply to the period between the Benefit End Date and the Contract End Date.

(e) If within the period set out in the notice you notify us that you reject the offer but don't also notify us that you want to end this Contract, you agree that after the Benefit End Date this Contract will continue on our standing offer prices.

(f) If the notice doesn't contain an offer in accordance with paragraph (b), you agree that after the Benefit End Date this Contract will continue on our standing offer prices. We'll remind you before the Benefit End Date that this Contract will continue on our standing offer prices after the Benefit End Date.

7. EXIT FEE

(a) If provided for in your Energy Plan Agreement Schedule, you must pay one or more exit fees if you end this Contract and as a result the Contract End Date is during the Exit Fee Term. The amount of any exit fees will be specified in your Energy Plan Agreement Schedule.

(b) An exit fee won't apply in any of the following circumstances: (i) if you end this Contract during the Cooling-Off Period in

accordance with clause 4.2; or

(ii) if you vacate your premises but immediately enter into a new contract with us at your new premises; or

(iii) if you vacate your premises and transfer this Contract to your new premises (note that other fees may apply, such as for special meter reads, connection, disconnection or reconnection); or

(iv) if you vacate your premises and move to a location that we don't service; or

(v) if you end this Contract in accordance with clause 11.2(d).

(c) If you vacate your premises and you've paid any exit fees in relation to the end of this Contract and you enter into a new contract with us within 3 months of the Contract End Date, we'll credit to your first bill under your new contract with us the amount of the exit fees paid. We reserve our right to require you to provide evidence of your previous account to obtain the benefit provided under this clause. This clause survives the termination of this Contract.

(d) We may also waive an exit fee at our discretion depending on the circumstances.

8. SCOPE OF THIS CONTRACT

8.1 What is covered by this Contract?

(a) Under this Contract we agree to sell you energy at your premises. We also agree to meet other obligations set out in this Contract and to comply with the energy laws.

(b) In return, you agree:

(i) to be responsible for charges for energy supplied to the premises until this Contract ends under clause 4.9 even if you vacate the premises earlier; and

(ii) to pay the amounts billed by us under this Contract; and

(iii) to meet your obligations under this Contract and the energy laws.

8.2 What is not covered by this Contract?

This Contract doesn't cover the physical connection of your premises to the distribution system, including metering equipment and the maintenance of that connection and the supply of energy to your premises. This is the role of your distributor under a separate contract called a customer connection contract.

9. YOUR GENERAL OBLIGATIONS

9.1 Full information

You must give us any information we reasonably require for the purposes of this Contract. The information must be correct, and you must not mislead or deceive us in relation to any information provided to us.

9.2 Updating information

You must tell us promptly if information you've provided to us changes, including if your billing address changes or if your use of energy changes (for example, if you start running a business at the premises).

9.3 Life support equipment

(a) If a person living at your premises requires life support equipment, you must register the premises with us or your distributor. To register, you'll need to give written confirmation from a registered medical practitioner of the requirement for life support equipment at the premises.

(b) You must tell us or your distributor if the life support equipment is no longer needed at the premises.

9.4 Obligations if you are not an owner

If you can't meet an obligation relating to your premises under this Contract because you're not the owner you won't be in breach of the obligation if you take all reasonable steps to ensure that the owner or other person responsible for the premises fulfils the obligation.

10. OUR LIABILITY

(a) The quality and reliability of your electricity supply and the quality, pressure and continuity of your gas supply is subject to a variety of factors that are beyond our control as your retailer. These include accidents, emergencies, weather conditions, vandalism, system demand, the technical limitations of the distribution system and the acts of other persons (such as your distributor), including at the direction of a relevant authority.

(b) To the extent permitted by law, we give no condition, warranty or undertaking, and we make no representation to you, about the condition or suitability of energy, its quality, fitness for purpose or safety, other than those set out in this Contract.

(c) Unless we've acted in bad faith or negligently, the Regulatory Requirements excludes our liability for any loss or damage you suffer as a result of the total or partial failure to supply energy to your premises. This includes any loss or damage you suffer as a result of the defective supply of energy.

11. PRICE FOR ENERGY AND OTHER SERVICES

11.1 What are our tariffs and charges?

(a) Our tariffs and charges for the sale of energy to you under this Contract are set out in your Energy Plan Agreement Schedule. You agree to pay these tariffs and charges.

(b) The amount we charge you for the energy used at your premises is generally made up of the following components:

(i) the Usage Charges;

(ii) the Daily Supply Charge; and

(iii) the Capacity Charges (if applicable),

as specified in your Energy Plan Agreement Schedule, unless your Energy Plan Agreement Schedule contains a different pricing structure.

(c) Different Usage Charges may apply at different times during the day or to different energy usage thresholds. If so, the different rates, times at which these different rates apply, usage thresholds and how they apply will be specified in your Energy Plan Agreement Schedule.

(d) In addition to the amount referred to in paragraph (b), the tariffs and charges that you're required to pay may include any or all of the following:

(i) exit fees (see clause 7); and

(ii) late payment fees (see clause 13.4); and

(iii) merchant service fees (see clause 13.5); and

(iv) fees for dishonoured payments (see clause 13.6); and

(v) additional costs related to your meter that are incurred at your request or due to your act or omission, such as fees for a special meter read, installation of a new meter or meter repair. These costs don't include the costs of a scheduled meter read or any meter repair or installation as a result of a faulty meter (unless you're responsible for causing the fault); and

(vi) connection, disconnection or reconnection fees; and

(vii) any other fees imposed by your distributor due to something specific to your needs (this doesn't include ordinary charges for the use of the networks in order to supply energy to you, which are already included in the tariffs and charges under this Contract); and

(viii) any other fees set out in your Energy Plan Agreement Schedule; and

(ix) fees for any other goods or services required, or requested by you, on a case-by-case basis (whether or not the fee is specifically set out in the Energy Plan Agreement Schedule).

11.2 Changes to tariffs and charges

(a) We may vary the tariffs and charges set out in your Energy Plan Agreement Schedule, or introduce new tariffs and charges, to reflect any increase in our direct or indirect costs or to allow us to fully recover our direct or indirect costs relating to any one or more of the following:

(i) us purchasing energy for sale to you, including managing or minimising our price risk;

(ii) other costs that we incur in order to sell energy to you at the premises, including in relation to networks, metering, energy market participation, our liability under environmental schemes, loss factors (if this Contract is for the sale of electricity) and unaccounted for gas (if this Contract is for the sale of gas); and

(iii) the imposition of a new law, regulatory requirement or Tax, a change to a law, regulatory requirement or Tax, a change to the interpretation of a law or regulatory requirement or a change to the basis for imposing or calculating any Tax.

(b) We may also vary the tariffs and charges set out in your Energy Plan Agreement Schedule, or introduce new tariffs and charges, for any reason other than those set out in clause 11.2(a).

(c) We'll give you notice of any variations to tariffs and charges that affect you as soon as practicable, and in any event no later than your next bill (unless a longer period is required under the energy laws).

(d) If:

(i) we vary tariffs and charges or introduce new tariffs and charges in accordance with clause 11.2(a) and your total bill on the new tariffs and charges (calculated in accordance with clause 11.2(e)(i)) is higher than it would be under our standard retail contract (calculated in accordance with clause 11.2(e)(ii)); or

(ii) we vary tariffs and charges or introduce new tariffs and charges in accordance with clause 11.2(b), and you notify us that you wish to end this Contract in accordance with clause 4.4(a) within 20 business days after the date that you receive our notice of variation, then:

(iii) this Contract will end in accordance with clause 4.4; and

(iv) we'll waive any exit fee that would otherwise apply.

(e) For the purposes of the comparison under clause 11.2(d)(i):

(i) your total bill on the new tariffs and charges will be calculated by reference to the amount of energy used during your most recent full billing cycle and the new or varied tariffs and charges, applying any Benefits which could apply to your bill as if you've met the relevant eligibility criteria for that Benefit; and

(ii) your total bill under our standard retail contract will be calculated by reference to the same amount of energy as in 11.2(e)(i) and our standing offer prices as at the date the variation is effective.

11.3 Pro rata calculations

(a) If a tariff applying to you changes during a billing cycle, we may calculate your next bill on a proportionate basis or as otherwise provided for in the energy laws.

(b) We may also calculate your bills on a proportionate basis in other appropriate circumstances, such as where supply starts or ends during a billing cycle.

11.4 GST

(a) Amounts specified in your Energy Plan Agreement Schedule from time to time and other amounts payable under this Contract may be stated to be exclusive or inclusive of GST. Paragraph

(b) applies unless an amount is stated to include GST.

(b) Where an amount paid by you under this Contract is payment for a "taxable supply" as defined for GST purposes, to the extent permitted by law, that payment will be increased so that the cost of the GST payable on the taxable supply is passed on to the recipient of that taxable supply.

12. BILLING

12.1 General

We'll send a bill to you as soon as possible after the end of each billing cycle. (which maybe monthly if you have a smart meter or you have a nominated monthly billing amount but no less than quarterly). We'll send the bill:

(a) to you at the physical or electronic address nominated by you;

or

(b) to a person authorised in writing by you to act on your behalf at the physical or electronic address specified by you.

12.2 Calculating the bill

Unless otherwise agreed, the bill we send to you ("your bills") will be calculated on:

(a) the amount of energy used at your premises during the billing cycle including,or

(b) where you have a nominated monthly billing amount arrangement and where we are not able to reasonably or reliably base a bill on actual meter reading, or where reliable metering data is not provided to us by the responsible person, we may provide you with a bill based on the amount you have nominated which is an estimation of the energy consumed at your premise. You give us your explicit informed consent to us using your nominated monthly billing amount in this manner; and

(c) where applicable, maximum or contracted capacity (using information obtained from reading your meter or otherwise in accordance with the Regulatory Requirements); and

(d) the amount of fees and charges for any other services provided under this Contract during the billing cycle; and

(e) the charges payable for services provided by your distributor, including connection charges if you've asked for a new connection or connection alteration if you have not made alternative arrangements with your distributor.

12.3 Estimating the energy usage

(a) We may estimate the amount of energy used at your premises if your meter can't be read, if your metering data isn't obtained (for example, if access to the meter isn't given or the meter breaks down or is faulty), or if you otherwise consent.

(b) If we estimate the amount of energy used at your premises to calculate a bill, we must:

(i) clearly state on the bill that it is based on an estimation;

and

(ii) when your meter is later read, adjust your bill for the difference between the estimate and the energy actually used.

(c) If the later meter read shows that you've been undercharged, we'll allow you to pay the undercharged amount in instalments, over the same period of time during which the meter was not read (if less than 12 months), or otherwise over 12 months.

(d) If the meter hasn't been read due to your actions, and you request us to replace the estimated bill with a bill based on an actual reading of the meter, we'll comply with your request but may charge you any cost we incur in doing so.

12.4 Your historical billing information

When you ask us to, we must give you information about your billing history for the previous 2 years free of charge. However, we may charge you if we've already given you this information in the previous 12 months, or if you ask for information going back more than 2 years.

12.5 Bill smoothing

We may, where you agree, arrange for you to pay your bills under a bill smoothing arrangement, which is based on a 12-monthly estimate of your energy usage.

13. PAYING YOUR BILL

13.1 What you have to pay

You must pay to us the amount shown on each bill by the date for payment ("the pay-by date") on the bill.

13.2 Issue of reminder notices

If you haven't paid your bill by the pay-by date, we'll send you a reminder notice that payment is due and must be paid. The reminder notice will give you a further due date for payment that will be not fewer than 6 business days after we issue the notice.

13.3 Difficulties in paying

(a) If you have difficulties paying your bill, you should contact us as soon as possible. We'll provide you with information about payment options.

(b) If you're a residential customer and have told us that you have difficulty paying your bill, we must offer you the option of paying your bill under a payment plan. However, we're not obliged to do so if you've had

2 payment plans cancelled due to non-payment in the previous 12 months or have been convicted of an offence involving the illegal use of energy in the previous 2 years.

(c) Additional protections may be available to you under our Customer Hardship Policy and under the Regulatory Requirements if you're a customer experiencing payment difficulties due to hardship. A copy of our Customer Hardship Policy is available on our website.

13.4 Late payment fees

(a) If set out in your Energy Plan Agreement Schedule, we may require you to pay a late payment fee if you haven't paid the full amount of a bill by the pay-by date (unless we're prohibited by energy laws from asking you to do this).

(b) The amount of the late payment fee is specified in your Energy Plan Agreement Schedule.

13.5 Merchant service fees

A merchant service fee may be applicable to particular methods of paying your bills. If a merchant service fee is applicable it will be set out in your Energy Plan Agreement Schedule or we'll give you prior notice that such a fee is to apply.

13.6 Fees for dishonoured payments

If, due to fault by you, your payment is dishonoured or reversed and it results in us incurring a fee, we may recover the amount of this fee from you.

14. METERS

(a) You must allow safe and unhindered access to your premises for the purposes of reading and maintaining the meters (where relevant). You agree to pay the reasonable costs we incur as a result of your failure to allow such access.

(b) We'll do our best to ensure that a meter reading is carried out as frequently as is needed to prepare your bills, consistently with the metering rules and in any event at least once every 12 months.

(c) We'll make arrangements for metering services on your behalf to ensure your premises complies with the energy laws. You'll be responsible for the cost of any site modifications required, any meter installation fee and, if you request any special meter reads, the cost of such meter reads.

15. UNDERCHARGING AND OVERCHARGING

15.1 Undercharging

(a) If we've undercharged you, we may recover the undercharged amount from you. If we recover an undercharged amount from you:

(i) we won't charge interest on the undercharged amount;

and

(ii) we'll offer you time to pay the undercharged amount in instalments over the same period of time during which you were undercharged (if fewer than 12 months), or otherwise over 12 months.

(b) The maximum amount we can recover from you is limited to the amount that has been undercharged in the 9 months immediately before we notify you, unless the undercharge is your fault, or results from your unlawful act or omission.

15.2 Overcharging

(a) Where you've been overcharged by less than \$50.00 (or such other amount as the Australian Energy Regulator determines under the Rules or the Essential Services Commission Victoria determines under the Energy Retail Code from time to time), and you've already paid the overcharged amount, we must credit that amount to your next bill.

(b) Where you've been overcharged by \$50.00 (or such other amount as the Australian Energy Regulator determines under the Rules or the Essential Services Commission Victoria determines under the Energy Retail Code from time to time) or more, we must inform you within 10 business days of our becoming aware of the overcharge and, if you've already paid that amount, we must credit that amount to your next bill. However, if you request otherwise, we'll comply with that request.

(c) If you've stopped buying energy from us, we'll use our best endeavours to pay the overcharged amount to you within 10 business days.

(d) If you've been overcharged as a result of your own fault or unlawful act or omission, we may limit the amount we credit or pay you to the amount you were overcharged in the last

12 months.

15.3 Reviewing your bill

(a) If you disagree with the amount you've been charged, you can ask us to review your bill in accordance with our standard complaints and dispute resolution procedures.

(b) If you ask us to, we must arrange for a check of the meter reading or metering data or for a test of the meter in reviewing the bill. You'll be liable for the cost of the check or test and we may ask for payment in advance. However, if the meter or metering data proves to be faulty or incorrect, we must reimburse you for the amount paid.

(c) If your bill is being reviewed, you are still required to pay any other bills from us that are due for payment and the lesser of:

(i) the portion of the bill that you don't dispute; or

(ii) an amount equal to the average of your bills in the last 12 months.

16. SECURITY DEPOSITS

16.1 Security deposit

If we ask you to provide a security deposit, you must pay the security deposit when we ask you to do so. The circumstances in which we can ask for a security deposit are governed by the Regulatory Requirements.

16.2 Interest on security deposits

Where you've paid a security deposit, we must pay you interest on the security deposit at a rate and on terms required by the Regulatory Requirements.

16.3 Use of a security deposit

We may use your security deposit and any interest earned to offset any amount you owe under this Contract.

17. DISCONNECTION OF SUPPLY

17.1 When can we arrange for disconnection?

Subject to us satisfying the requirements in the Regulatory Requirements, we may arrange for the disconnection of your premises if:

(a) you don't pay your bill by the pay-by date and, if you're a residential customer, you:

(i) fail to comply with the terms of an agreed payment plan;

or

(ii) don't agree to an offer to pay the bill by instalments, or having agreed, you fail to comply with the instalment arrangement; or

(b) you don't provide a security deposit that we're entitled to ask from you; or

(c) you don't give access to your premises to read a meter (where relevant) for 3 consecutive meter reads; or

(d) there has been illegal or fraudulent use of energy at your premises in breach of clause 19; or

(e) we're otherwise entitled or required to do so under the Regulatory Requirements or by law.

17.2 Notice and warning of disconnection

(a) Before disconnecting your premises, we must comply with relevant warning notice requirements and other provisions in the Regulatory Requirements. However, we don't have to provide a warning notice prior to disconnection in certain circumstances (for example, where there has been illegal or fraudulent use of energy at your premises or where there is an emergency or health and safety issue).

17.3 When we must not arrange disconnection

(a) Subject to paragraph (b), your premises may not be disconnected during the following times ("the protected period"):

(i) on a business day before 8.00am or after 3.00pm (or

2.00pm if you're a residential customer whose premises are located in Victoria); or

(ii) on a Friday or the day before a public holiday; or

(iii) on a weekend or a public holiday; or

(iv) on the days between 20 December and 31 December

(both inclusive) in any year; or

(v) if you're being disconnected under clause 17.1(a), during an extreme weather event.

(b) Your premises may be disconnected within the protected period:

(i) for reasons of health and safety; or

(ii) in an emergency; or

(iii) as directed by a relevant authority; or

(iv) if you're in breach of the relevant clause of your customer

connection contract that deals with interference with energy equipment; or

(v) if you ask us to arrange disconnection within the protected period; or

(vi) if your premises contain a commercial business that only operates within the protected period and where access to the premises is necessary to effect disconnection; or

(vii) where the premises are not occupied.

18. RECONNECTION AFTER DISCONNECTION

(a) We must request your distributor to reconnect your premises if, within 10 business days of your premises being disconnected:

(i) you ask us to arrange for reconnection of your premises;

and

(ii) you rectify the matter that led to the disconnection; and

(iii) you pay any reconnection charge (if we ask you to do so).

(b) If you don't meet the requirements in paragraph (a) within 10 business days of your premises being disconnected, this Contract ends in accordance with clause 4.9(a)(vii).

19. WRONGFUL AND ILLEGAL USE OF ENERGY

You must not, and must take reasonable steps to ensure others don't:

(a) illegally use energy supplied to your premises; or

(b) interfere or allow interference with any energy equipment that is at your premises except as may be permitted by law; or

(c) use the energy supplied to your premises or any energy equipment in a manner that:

(i) unreasonably interferes with the connection or supply of energy to another customer; or

(ii) causes damage or interference to any third party; or

(d) allow energy purchased from us to be used otherwise than in accordance with this Contract and the Regulatory Requirements; or

(e) tamper with, or permit tampering with, any meters or associated equipment.

20. NOTICES AND BILLS

(a) Notices and bills under this Contract must be sent in writing, unless this Contract or the Regulatory Requirements say otherwise.

(b) If you've provided your consent in accordance with the Regulatory Requirements (either at the time of entering into this Contract or at a later stage) to receive notices and bills electronically, we may send notices and bills under this Contract to you electronically.

(c) A notice or bill sent under this Contract is taken to have been received by you or by us (as relevant):

(i) on the date it is handed to the party, left at the party's premises (in your case) or one of our offices (in our case) or successfully faxed to the party (which occurs when the sender receives a transmission report to that effect); or

(ii) on the date 2 business days after it is posted; or

(iii) on the date of transmission (unless the sender receives notice that delivery did not occur or has been delayed) if sent electronically.

(d) Our contact details for you to contact us or send us a notice are as set out in our bill to you, or as notified to you from time to time.

21. PRIVACY ACT NOTICE

(a) We'll comply with all relevant privacy legislation in relation to your personal information. Our Privacy Policy is included with this Contract at Part 4.

(b) You consent to us using your personal information and sending you information in accordance with our Privacy Policy, as amended from time to time. This may include using your personal information in order to sell, deliver and market energy to you and for customer analysis purposes. We may also provide you with information on other products and services available to our customers. Personal information is shared within our group of companies and disclosed to other service providers, including credit reporting bureaus, to the extent required to undertake these activities. By entering into this Contract you also authorise your distributor to release to us previous energy usage data for your premises.

(c) You can tell us if you don't consent to our use of such information, or if you don't wish to receive such information, by calling us on 1300 426 594.

(c) You can also find our Privacy Policy on our website. If you have any questions, you can contact our privacy officer The Privacy Officer, 1st Energy, Level 23 HWT Building Melbourne 3000.

22. COMPLAINTS AND DISPUTE RESOLUTION

22.1 Complaints

(a) If you have a complaint relating to the sale of energy by us to you, or this Contract generally, you may lodge a complaint with us in accordance with our standard complaints and dispute resolution procedures.

(b) If you have a query, a complaint or dispute, contact us on
1300 426 594.

22.2 Our obligations in handling complaints

(a) If you make a complaint, we must handle your complaint in accordance with our standard complaints and dispute resolution procedures, which can be found on our website. We'll provide a copy of our standard complaints and dispute resolution procedures to you on request.

(b) We must respond to your complaint within the required time frames set out in our standard complaints and dispute resolution procedures and inform you:

(i) of the outcome of your complaint and the reasons for our decision; and

(ii) that if you're not satisfied with our response, you have a right to refer the complaint to the Energy Ombudsman.

23. FORCE MAJEURE

23.1 Effect of force majeure event

If either party to this Contract can't meet an obligation under this Contract because of an event outside the control of that party ("a force majeure event"):

(a) the obligation, other than an obligation to pay money, is suspended to the extent it is affected by the force majeure event for as long as the force majeure event continues; and

(b) the affected party must use its best endeavours to give the other party prompt notice of that fact including full particulars of the event, an estimate of its likely duration, the extent to which the affected party's obligations are affected and the steps being taken to remove, overcome or minimise those effects.

23.2 Deemed prompt notice

If the effects of a force majeure event are widespread, we'll be deemed to have given you prompt notice if we make the necessary information available by way of a 24-hour telephone service

within 30 minutes of being advised of the event or otherwise as soon as practicable.

23.3 Obligation to overcome or minimise effect of force majeure event

A party that claims a force majeure event must use its best endeavours to remove, overcome or minimise the effects of that event as soon as practicable.

23.4 Settlement of industrial disputes

Nothing in this clause requires a party to settle an industrial dispute that constitutes a force majeure event in any manner other than the manner preferred by that party.

24. APPLICABLE LAW

This Contract is governed by the laws in force in the State or Territory in which your premises are located.

25. RETAILER OF LAST RESORT EVENT

If we're no longer entitled by law to sell energy to you due to a Retailer of Last Resort ("RoLR") event occurring in relation to us, we're required under the Regulatory Requirements to provide relevant information (including your name, billing address and metering identifier) to the entity appointed as the relevant designated retailer for the RoLR event and this Contract will come to an end.

26. GENERAL

26.1 Our obligations

Some obligations placed on us under this Contract may be carried out by another person. If an obligation is placed on us to do something under this Contract, then:

(a) we're taken to have complied with the obligation if another person does it on our behalf; and

(b) if the obligation isn't complied with, we're still liable to you for the failure to comply with this Contract.

26.2 Amending this Contract

(a) We may amend this Contract (including any or all of these Contract Terms and Conditions, the Explanation of Benefits and your Energy Plan Agreement Schedule) from time to time to:

(i) reflect any laws, codes, regulatory guidelines or instructions by the relevant regulator that are amended or introduced after this Contract commences; and

(ii) make variations to this Contract that are reasonably necessary to achieve optimal business efficiency and performance or to protect our legitimate business interests.

(b) If we amend this Contract we'll give you notice of the changes, following which the amended terms set out in the notice will form part of this Contract.

(c) You consent to us amending this Contract by notice and you agree to comply with this Contract as amended by that notice.

(d) We won't amend this Contract so that it is inconsistent with the Regulatory Requirements.

(e) We aren't obliged to continue to offer any particular plan or Benefit beyond the expiration of any existing Benefit Term.

26.3 Assignment

(a) You may not assign this Contract without our prior written consent.

(b) We may assign, or otherwise dispose of the whole or any part of our interest in this Contract to a person who acquires all or a substantial portion of the assets of our business of retailing Energy without your prior consent.

26.4 Costs

Each party must comply at their own cost with the requirements of any Regulatory Requirements expressed to apply to that party.

26.5 Entire agreement

This Contract represents the entire contract between you and us and supersedes all prior arrangements or understandings between you and us.

26.6 Invalidity

If any term or clause of this Contract is or becomes invalid or is unenforceable, then the other terms will remain valid and will be unaffected for the duration of this Contract.

26.7 No Waiver

If we do not exercise our rights under this Contract it will not constitute a waiver of those rights.

27. EXPLANATION OF TERMS

27.1 Simplified explanation of terms defined in the Regulatory Requirements

billing cycle means the regular recurrent period for which you receive a bill from us;

business day means a day other than a Saturday, a Sunday or a public holiday;

customer means a person who buys or wants to buy energy from a retailer;

customer connection contract means a contract between you and your distributor for the provision of customer connection services;

designated retailer means the financially responsible retailer for the premises (where you have an existing connection) or the local area retailer (where you don't have an existing connection) for your premises;

disconnection means an action to prevent the flow of energy to the premises, but does not include an interruption;

distributor means the person who operates the system that connects your premises to the distribution network;

emergency means an emergency due to the actual or imminent occurrence of an event that in any way endangers or threatens to endanger the safety or health of any person, or normal operation of the distribution system or transmission system, or that destroys or damages, or threatens to destroy or damage, any property;

energy means electricity or gas;

energy laws means national and State and Territory laws and rules relating to energy and the legal instruments made under those laws and rules;

force majeure event means an event outside the control of a party;

GST has the meaning given in the GST Act (A New Tax System (Goods and Services Tax) Act 1999 (Cth));

National Energy Retail Law means the Law of that name that is applied by each participating State and Territory;

relevant authority means any person or body who has the power under law to direct us, including the Australian Energy Market Operator and State or Federal Police;

residential customer means a person who purchases energy principally for personal, household or domestic use at their premises;

retailer means a person who is authorised to sell energy to customers;

RoLR event means an event that triggers the operation of the Retailer of Last Resort scheme under the Regulatory Requirements applicable in the State where the Premises is located;;

Rules means the National Energy Retail Rules made under the National Energy Retail Law;

security deposit means an amount of money paid to us as security against non-payment of a bill in accordance with the Rules;

small customer means:

(a) a residential customer; or

(b) a business customer who consumes energy at or below a level determined under the National Energy Retail Law; and

standing offer prices means tariffs and charges that we charge for or in connection with the sale and supply of energy under a standard retail contract. These are published on our website.

27.2 Definitions of capitalised terms

Benefit means any benefit set out in the Explanation of Benefits from time to time;

Benefit End Date means the last day of a Benefit Term (being the last day of the number of years of the Benefit Term specified in your Energy Plan Agreement Schedule after the Benefit Start Date);

Benefit Start Date means:

(a) in respect of the first Benefit Term, the Supply Start Date (or such other date specified as the Benefit Start Date in your

Energy Plan Agreement Schedule); and

(b) in respect of any subsequent Benefit Term, the day after the

Benefit End Date of the immediately preceding Benefit Term;

Benefit Term means a period that starts on a Benefit Start Date and ends on a Benefit End Date, and which is expressed as a number of months or years in your Energy Plan Agreement Schedule;

Capacity Charge means a charge that is applied to the maximum

15 or 30 minute kW or kVA reading that occurred at your metered connection point. The kW or kVA reading may be subject to a defined minimum value. The Capacity Charge is expressed as “cents per kW per day” or “cents per kVA per day” and is multiplied by the number of days in the billing cycle. The Capacity Charge is sometimes referred to as the Demand Charge.

Contract means your contract with us that is made up of these Contract Terms and Conditions, the Explanation of Benefits and your Energy Plan Agreement Schedule;

Contract End Date means the date on which this Contract ends as determined under clause 4.9;

Contract Start Date is the date on which this Contract starts as determined under clause 4.1;

Cooling-Off Period is defined in clause 4.2;

Daily Supply Charge means a charge that applies for supplying electricity or gas (as applicable to you and specified in your Energy Plan Agreement Schedule) to your premises for each day of the billing period, regardless of how much electricity or gas you use. The Daily Supply Charge may be expressed as “cents per day”, “\$ per billing period” or similarly. The Daily Supply Charge is sometimes referred to as the Supply Charge or the Service Availability Charge;

Energy Ombudsman means, if you’re a customer with premises in:

(a) the State of New South Wales – Energy and Water

Ombudsman (NSW) Limited ACN 079 718 915; or

(b) the State of Victoria – Energy and Water Ombudsman

(Victoria) Limited ACN 070 516 175; or

(c) the State of Queensland – the energy ombudsman established under Part 2 of the Energy Ombudsman Act 2006 of Queensland; or

(d) the State of South Australia – Energy Industry Ombudsman

(SA) Limited ACN 089 791 604.

Energy Plan Agreement Schedule means the document titled “Energy Plan Agreement Schedule” (or similar) setting out the details of your request for supply, including your product, Benefits, tariffs and charges;

Exit Fee Term is the same as the Benefit Term unless otherwise specified in your Energy Plan Agreement Schedule;

kVA stands for kilovolt-ampere and as a measure of power

kW stands for kilowatt

kWh stands for kilowatt hour and is the unit of measurement for your electricity bill;

MJ stands for megajoule and is the unit of measurement for your gas bill;

MWh stands for megawatt hour;

Online Acceptance Form means our internet-based process for the acceptance of relevant offers; and

Regulatory Requirements means all rules, regulations, codes, statutes, guidelines, licences, legislation, orders in council, tariffs, proclamations, directions or standards applicable where Your Premises is located that relate to the supply of electricity, gas or both as the case may be, including:

- (a) in South Australia or New South Wales: the National Energy Retail Rules; and
- (b) in Victoria: the Energy Retail Code published by the Essential Services Commission of Victoria.

Supply Start Date means the date we start supplying energy to your premises as determined under clause 4.3.

Tax means any present or future taxes, excise, levies, imposts, deductions, charges, withholdings or duties other than income tax, fines or penalties, imposed by any government or any governmental or semi-governmental body.

TJ stands for terajoule and is a unit of measurement that applies to gas;

Usage Charge means the unit price for energy (in “cents per kWh” for electricity and “cents per MJ” for gas, as applicable to you) as specified in your Energy Plan Agreement Schedule. The Usage Charge is sometimes referred to as the Single Energy Rate or Consumption Charge;

PART 2:

EXPLANATION OF BENEFITS: MARKET RETAIL CONTRACTS

This Explanation of Benefits provides a detailed explanation of all the Benefits we offer under our different market retail contract offers. It forms part of the Contract between 1st Energy Pty Ltd (ACN 604 999 706) and you, and should be read in conjunction with the Market Retail Contract Terms and Conditions and your Energy Plan Agreement Schedule (both of which also form part of your Contract).

The Benefits listed in the table below that are applicable to you will be specified in your Energy Plan Agreement Schedule.

In this document:

(a) Benefit Term Year means each 12-month period during the Benefit Term. For example, the first Benefit Term Year starts on the Benefit Start Date and ends on the day before the first anniversary of the Benefit Start Date.

(b) Other terms are defined in the Market Retail Contract Terms and Conditions.

Benefit

Guaranteed Discount (Usage Charges and Daily Supply Charges)

Description

The Guaranteed Discount is a percentage discount applied to the Usage Charges and Daily Supply Charges for each billing cycle during the Benefit Term. The Guaranteed Discount does not apply to the Capacity Charges for electricity (where applicable).

The percentage discount (if applicable) is set out in your Energy Plan Agreement Schedule.

Application and conditions

The Guaranteed Discount is applied to the pre-GST Usage Charges and Daily Supply Charges for each billing cycle during the Benefit Term.

Benefit

Guaranteed Discount (Usage Charges)

Description

The Guaranteed Discount (Usage Charges) is a percentage discount applied to the Usage Charges for each billing cycle during the Benefit Term. The Guaranteed Discount does not apply to the Capacity Charges for electricity (where applicable).

The percentage discount (if applicable) is set out in your Energy Plan Agreement Schedule.

Application and conditions

The Guaranteed Discount (Usage Charges) is applied to the pre-GST Usage Charges for each billing cycle during the Benefit Term.

Benefit

Pay By Due Date Discount (Usage Charges and Daily Supply Charges)

Description

The Pay By Due Date Discount is a percentage discount applied to the total energy charges for each billing cycle during the Benefit Term, and applies if you pay a bill in full on or before the pay-by date.

The percentage discount (if applicable) is detailed in your Energy Plan Agreement Schedule.

Application and conditions

1. The Pay By Due Date Discount is applied to the total energy charges for each billing cycle during the Benefit Term. Each bill will show the total energy charges before and after the Pay By Due Date Discount is applied.

2. For this purpose, the total energy charges are Usage Charges, Daily Supply Charges, and Capacity Charges (if applicable), after taking into account any solar energy rebates (if applicable), any relevant discounts or other Benefits applied to the bill, any applicable concessions and GST

(but not including any adjustments to a bill).

3. You may pay the discounted amount shown on a bill if you pay that amount in full on or before the pay-by date.

4. If you're on an instalment plan, you must pay in full each of the agreed instalments that fall due during the billing cycle by the applicable due dates in order to receive the Pay By Due Date Discount. The discount will then be calculated on the entire energy charges under the bill (not just any outstanding balance). In addition:

(a) if your instalment plan requires you to pay any balance of the bill, you must also pay that balance on or before the pay-by date in order to receive the discount;

(b) if your instalment plan does not require you to pay any balance of the bill, the Pay By Due Date Discount that would otherwise have applied to that bill will be applied as a credit to your next bill.

5. Provided the conditions for the Pay By Due Date

Discount have been satisfied:

(a) the Pay By Due Date Discount will apply to a bill even if there's a delay in processing the payment of that bill beyond the pay-by date; and

*(b) if you've entered into a direct debit arrangement with us and the direct debit fails (other than as a result of your act or omission), the amount of the Pay By Due Date Discount that would otherwise have applied to that bill will be applied as a credit to your next bill.

6. If you don't pay a bill on or before the pay-by date you must still pay the bill; however, you must pay the full amount of the bill excluding the Pay By Due Date Discount. Note that late payment fees may also apply in accordance with the Market Retail Contract Terms and Conditions.

7. If there are any outstanding amounts shown

on a bill (from any previous bill), the Pay By Due Date Discount will not apply to the outstanding amounts.

8. If a bill is in credit, the Pay By Due Date Discount that would otherwise have applied to that bill will be applied as a credit to your next bill.

Benefit

Pay By Due Date Discount (Usage Charges)

Description

The Pay By Due Date Discount (Usage Charges) is a percentage discount applied to the Usage Charges for each billing cycle during the Benefit Term, and applies if you pay a bill in full on or before the

pay-by date.

The percentage discount (if applicable) is detailed in your Energy Plan Agreement Schedule.

Application and conditions

1. The Pay By Due Date Discount is applied to pre-GST value of the Usage Charges for each billing cycle during the Benefit Term. Each bill will show the total energy charges payable before the Pay By Due Date Discount is applied, and the amount payable after the Pay By Due Date Discount is applied to the GST-exclusive value of the Usage Charges.

2. For this purpose, the total energy charges are Usage Charges, Daily Supply Charges, and Capacity Charges (if applicable), after taking into account any solar energy rebates (if applicable), any relevant discounts or other Benefits applied to the bill, any applicable concessions and GST

(but not including any adjustments to a bill).

3. You may pay the discounted amount shown on a bill if you pay that amount in full on or before the pay-by date.

4. If you're on an instalment plan, you must pay in full each of the agreed instalments that fall due during the billing cycle by the applicable due dates in order to receive the Pay By Due Date Discount. The discount will then be calculated on the entire pre-GST Usage Charges under

the bill (not just any outstanding balance). In addition:

(a) if your instalment plan requires you to pay any balance of the bill, you must also pay that balance on or before the pay-by date in order to receive the discount;

(b) if your instalment plan does not require you to pay any balance of the bill, the Pay By Due Date Discount that would otherwise have applied to that bill will be applied as a credit to your next bill.

5. Provided the conditions for the Pay By Due Date

Discount have been satisfied:

(a) the Pay By Due Date Discount will apply to a bill even if there's a delay in processing the payment of that bill beyond the pay-by date; and

(b) if you've entered into a direct debit arrangement with us and the direct debit fails (other than as a result of your act or omission), the amount of the Pay By Due Date Discount that would otherwise have applied to that bill will be applied as a credit to your next bill.

6. If you don't pay a bill on or before the pay-by date you must still pay the bill; however, you must pay the full amount of the bill excluding the Pay By Due Date Discount. Note that late payment fees may also apply in accordance with the Market Retail Contract Terms and Conditions.

7. If there are any outstanding amounts shown

on a bill (from any previous bill), the Pay By Due Date Discount will not apply to the outstanding amounts.

8. If a bill is in credit, the Pay By Due Date Discount that would otherwise have applied to that bill will be applied as a credit to your next bill.

Benefit

Campaign Reward

Description

The Campaign Reward may be a fixed dollar rebate, a physical item (such as a gift voucher) or any other special reward that we provide to you in return for your acceptance of one of our market offers.

The Campaign Reward (if applicable) is detailed in your Energy Plan Agreement Schedule.

Application and conditions

1. If the Campaign Reward is a fixed dollar rebate, this amount will be credited to the pre-GST amount of your first bill issued after you start

on a plan that includes this reward, provided that you're on a plan that includes that reward at the completion of the billing cycle for that first bill.

2. Your Energy Plan Agreement Schedule may include further terms and conditions relevant to this Benefit (which may include an additional exit fee).

Note: For all Benefits (other than Campaign Rewards) if a Benefit is expressed to apply to bills during certain billing cycles and you change to a different plan with different Benefits during such a

billing cycle, we'll apply the existing Benefit and the new Benefit on a proportionate basis based on the period for which you were eligible for each Benefit.

PART 3:

PRIVACY POLICY

Protection of your privacy

This privacy policy applies to all of the activities of 1st Energy Pty Ltd operating in Australia, including the handling of credit-related personal information.

We are committed to respecting your privacy and protecting your personal information in accordance with the Privacy Act 1988 (Cth).

This privacy policy explains how we deal with your personal information and how to contact us if you have queries about our management of your personal information. This privacy policy does not cover personal information collected or held by 1st Energy about its employees.

What kinds of personal information do we collect?

'Personal information' is information or an opinion, in any form (whether true or not), about an identified individual or an individual who is reasonably identifiable.

The kinds of personal information we collect and hold about you will depend on the circumstances of collection, including whether we collect the information from you as a customer, supplier, stakeholder, job applicant or in some other capacity.

For example, if you are a customer or a potential customer, we may collect your name, address, telephone number, date of birth, other forms of identification and information about your financial circumstances, credit worthiness, credit history and the conduct of your account (including metering data). We may also collect sensitive information about you (see Do we hold sensitive information about you?).

If you deal with us in some other capacity (for example, as a community representative or other stakeholder), we may collect your name, contact details and any other information you choose to provide to us.

If we're unable to collect your personal information, we may not be able to provide you with our products or services or do business with you or the organisation with which you are connected.

If you provide us with personal information about another person, please make sure that you tell them about this privacy policy.

How do we collect your information?

We may collect personal information in a variety of ways, including from you directly (including when you interact with us in writing, electronically or via telephone), when you visit our website (including when you

submit a quote or contact form), when you participate in our events or promotions, when we supply products or services to you and from public sources of information and marketing and similar lists which are legally acquired by us.

We may also obtain information from your distributor or the energy market operator relating to energy usage or previous energy usage at your premises, as well as from our sales agents and other third party parties such as builders who advise us of the details of new energy users at a particular premises. At all times the collection of this information is obtained by lawful means in a manner that respects your privacy.

How do we use your information?

Your privacy is respected, and we do not sell, rent or trade your personal information.

We use personal information for a variety of purposes to effectively conduct our business, including to:

- supply our customers with products and services, including energy use management tools, and to administer and manage the supply of products and services (including billing and collecting debts)
- provide our customers and prospective customers with information about us and our products and services, including how use of our products or services can be improved
- gain an understanding of our customers' energy needs in order to provide better products and services and maintain our high levels of customer service
- ensure safety at our sites
- conduct research and development
- conduct appropriate checks for credit-worthiness and for fraud
- comply with our legal and regulatory obligations
- manage our relationships with our suppliers and stakeholders

- to consider job applicants for current and future employment. We may also use your information for other purposes required or

authorised by or under law (including purposes for which you have provided your consent).

To help us carry out these activities, from time to time we disclose personal information to other persons including:

- our contractors, suppliers and agents who assist us to provide products and services and to administer and manage our business
- companies who manage the distribution of energy
- credit providers and agencies
- government and regulatory authorities (as required or authorised by law)
- our professional advisors (such as auditors and lawyers)
- organisations that assist us to conduct research or analyse data

We will take reasonable steps to ensure that these third parties are bound by privacy obligations in relation to your personal information. Some of our contractors and suppliers to whom your personal information may be disclosed may be located overseas.

How do we store your information?

We may store your information in hardcopy and/or in electronic form on computer servers that are located in Australia. We take steps to protect the personal information we hold from misuse, interference and loss, and from unauthorised access, modification or disclosure.

Do we provide you with information about products and services?

If you are a customer or a potential customer, we may use your personal information to provide you with information on products, services

and offers (from us or our related companies) that we believe may be relevant to you or that you would be interested in, even after you cease acquiring products or services from us, and you consent to us doing so for an indefinite period of time unless and until you opt out of receiving this information (see How can you opt out of receiving information about products and services?).

You consent to us sending you the information by direct mail, email, telephone and SMS/MMS, unless and until you tell us not to contact you in these ways.

How can you opt out of receiving information about products and services?

You can opt out of receiving marketing communications in any of the following ways:

- by sending an email to support@1st Energy.com.au*
- by calling our customer service team:

Call 1300 426 594 (Monday - Friday, 8am - 6.00pm AEST)

- in writing addressed to:

The Privacy Officer 1st Energy

Level 23, HWT Building

Melbourne 3000

* Please note this email address should only be used for sending marketing opt out requests. All other enquiries should be sent using the relevant online form or by contacting us via telephone.

In some circumstances we may need to contact you to obtain additional information, to verify your identity or to clarify your request.

Please let us know whether you wish to opt out of all marketing communications or marketing communications by specific contact channel(s). You may opt out of receiving marketing communications by:

- Direct Mail
- Email
- Telephone
- SMS/MMS

- All Channels

Please provide your contact details for each of the channels you wish to stop getting marketing communications through. Note: these details are used to ensure you are not included in direct marketing lists, so please make sure your information is complete and accurate.

If you are a customer, please provide your customer or account numbers so that your request can be confirmed against your customer details.

How do we make sure the information we hold about you is current?

We take reasonable steps to ensure that the personal information we collect, use and disclose is accurate, up to date, complete and relevant.

Do we hold sensitive information about you?

We will only collect sensitive information about you with your consent (unless we are otherwise allowed or required by law to collect that information). Sensitive information includes information about your health, your race or ethnic origin and religious beliefs.

You may wish to provide to us with sensitive information about you from time to time, for example where you have particular energy requirements due to special medical needs or where you wish to apply for a

government concession available in relation to special medical needs. If you or someone living at your premises requires life support equipment, you should tell us (and provide confirmation from a medical practitioner) so that we may register your premises as having life

support equipment, in which case certain restrictions on disconnecting your premises will apply. We may be required by law to disclose this information to certain entities, for example to your distributor.

Do we record your phone calls to us?

Yes, there are two instances where your phone calls may be monitored. The first is for training, service quality control and compliance purposes, where we may record and monitor telephone calls between you and

us.

The second concerns calls to traders in our energy trading business. These calls may be recorded and archived.

How can you correct your information?

Please let us know if the personal information we have about you is inaccurate, incomplete or out of date and we will take reasonable steps to correct it, including any information relating to credit.

How can you get access to your information?

You may request details of the personal information, including information related to credit, we hold about you and we will generally provide you with access subject to some exceptions permitted by law. For example, if providing this access may disclose information about another person, or may disclose commercially sensitive information,

we may need to refuse to grant you access.

Charges may apply to cover the cost of us accessing and providing you with this information. If we cannot provide you access, we will provide a statement of our reasons.

How do we manage privacy issues about credit?

When you enter into a contract with us, we'll collect and hold your name, address, date of birth and drivers' licence number. We may disclose this information to Veda Advantage and/or Dun & Bradstreet which are Credit Reporting Bureaus (CRBs) if we decide to do a credit check. You may contact the relevant CRB to obtain its policy on how

it manages your credit-related personal information using the contact details below:

Veda Advantage Information Services and Solutions Limited

Phone: 1300 850 211

Mail: Attention: Public Access Division Veda Advantage

PO Box 964

North Sydney NSW 2059

E-mail: Membership.query@veda.com.au

Web: www.mycreditfile.com.au

Dun and Bradstreet (Australia) Pty Ltd

Phone: 1300 734 806

Mail: Attention: Public Access Centre Dun & Bradstreet Australia

PO Box 7405

St Kilda Rd VIC 3004

E-mail: PACAustral@dnb.com.au

Web: www.checkyourcredit.com.au

If you believe on reasonable grounds that you have been or are likely to be a victim of fraud, you can request CRB not to use or disclose credit reporting information about you. In addition, you can request the CRB not to use your credit reporting information for the purposes of pre- screening of direct marketing by a credit provider.

The CRB may include information that we provide to it in reports that they provide to other credit providers to assist them to assess your

credit worthiness. If we do a credit check on you with CRB, the CRB will generate a credit score for you and make this available to us. We'll use this information to help us assess your credit worthiness, and we will keep a record of whether you passed or failed the credit check (based

on our credit criteria) but we will not keep the credit score generated for you by the CRB.

If you become our customer the identification information we collected from you, that you passed the credit check and any information about your credit defaults with us will be held in our customer database.

Some of our contractors to whom this information may be disclosed maybe located overseas.

If you don't become our customer, your identification will be held in our quotes database until such time as it is destroyed.

If, after reasonable follow up, you do not pay any outstanding amounts owed by you to us we may supply to the CRB with this information along with relevant personal information. This may include:

- identification information about you
- the fact that you have applied for credit and we are a credit provider to you
- advice about payments more than 60 days overdue which are 'in collection' that we are permitted to report to the CRB
- that, in our opinion, you have committed a serious credit infringement

- that credit provided to you has been paid or otherwise discharged

Notification to the CRB that any of your outstanding payments are no longer overdue will only be made following payment of the outstanding amount including any accrued interest.

You're entitled to access and seek the correction of the credit-related personal information that we hold. If you have a complaint about the handling of your credit-related personal information you can contact our Privacy Officer.

What if you disagree with our decision?

Where we make a decision about you or affecting you, you may ask us to explain the basis on which that decision was made, and you may ask to see the personal information (if any) on which our decision is based (see How can you get access to your information?).

1st Energy website

Cookies

Like many companies, we use 'cookie' technology on our website.

'Cookies' are small text files a website can use to recognise repeat users, store registration data, facilitate the user's ongoing access to and use

of the website, allow a website to track usage behaviour and compile aggregate data that will allow content improvements.

Cookies are not programs that come onto your system and damage files. In some cases, cookies may collect and store personal information about you and, if that is the case, we will extend the same privacy protections to that information as we do to other personal information we collect about you.

You can disable cookies or be warned when cookies are being used by adjusting your internet browser settings. However, disabling cookies may mean that you are not able to access parts of our website or to take advantage of the improved user experience that cookies can help provide.

Visiting our website

When you visit our website, in addition to any personal information you submit (e.g. for a quote or in a contact form), a record of your visit will be recorded. This record may include the following types of information:

- your server address

- your top level domain name (e.g. .gov, .au)
- the date and time of the visit
- pages accessed and documents downloaded
- the address of any website that linked you directly to our site
- when you email us we will record your email address

Third party websites

Our website may contain links to third party websites. We are not responsible for the content and the privacy practices of third party websites and do not endorse or authorise their content.

You should familiarise yourself with each website's privacy policy and make your own decision about providing personal information when visiting those sites.

Can the ways in which we use your information and the conditions of use be changed?

Periodically we will update this privacy policy to reflect changes to privacy legislation, technological changes, company policy and customer feedback. You should refer to our website from time to time to view the current version of this privacy policy.

What if you have a complaint?

Please contact the Privacy Officer using the details below if you have

any concerns or complaints about the way we have collected or handled your personal information (including in relation to credit). We will investigate your complaint and respond to you in writing within 30 days. For complaints specifically related to credit, we will also provide you in writing, within 7 days, an acknowledgement that your complaint has been received, setting out how it will be dealt with by us. If you are not satisfied with our response, you can contact us to discuss your concerns or lodge a complaint with the Australian Information Commissioner (www.oaic.gov.au).

How to contact us

You can contact us at the address below to:

- arrange access to personal information about you

- request a hardcopy of this privacy policy
- enquire generally about privacy matters (including in relation to credit)
- discuss any issues relating to our privacy policy (including in relation to credit)

The Privacy Officer 1st Energy

HWT Tower

Level 23

40 City Road

Melbourne 3006

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