



FLOENERGY.COM.AU



Privacy Policy

Flo Energy Australia Pty Ltd

Last updated 22 September 2026

1. What does this Policy Cover?

- 1.1. This Privacy Policy ("**Policy**") sets out the basis on how we may collect, use, disclose or otherwise process Personal Information of individuals. This Policy applies to Personal Information in our possession or under our control, including Personal Information in the possession of organisations which we have engaged to collect, use, disclose or process Personal Information.

This Policy explains to you how we collect, use, disclose, store and process information that is capable of identifying you as an individual, whether on its own or in conjunction with other information accessible by us ("**Personal Information**").
- 1.2. By continuing to use our services, accessing our website(s) or content or engaging with us (whether by electronic means such as online forms, web threads or email; telephone, writing, or otherwise), whether as part of pre-sales, post settlement or procurement of new / continuation of products and services from us, you signify that you have read, understood and agree to our collection, use, and disclosure of your Personal Information, as described in this Policy.
- 1.3. The Privacy Act 1988 (Cth) ("**Privacy Act**") includes thirteen (13) Australian Privacy Principles ('APPs'). The APPs regulate the way most Australian organisations collect, use, hold and disclose personal information.
- 1.4. We have adopted an approach that is consistent with the Privacy Act, the APPs and the APP guidelines.
- 1.5. Our practices and internal policies are consistent with this Policy and our staff are required to ensure compliance as a condition of their employment. In any third-party contracts we enter into, there is a duty to handle and maintain Personal Information in accordance with this Policy and in a manner consistent with the Privacy Act.
- 1.6. From time to time we will update this Policy. If we do so we will update the table in Section 16 to reflect this. Any changes to this Policy will be consistent with our legal obligations.

2. Collection of Personal Information

- 2.1. We only collect, use and disclose Personal Information with your consent or deemed consent or as otherwise permitted under the applicable laws and regulations.
- 2.2. For us to provide services requested by you, it is necessary for us to collect, use and disclose certain Personal Information. If you do not provide us with your Personal Information we may be unable to provide you with the services requested.
- 2.3. Depending on the nature of your interaction with us, some examples of Personal Information which we may collect from you include:
 - a) Personal information such as your full name, telephone numbers, email, address, and financial data such as payment and billing information.
 - b) Information about your health in the instance of life support equipment at the supply address.
 - c) Credit information and credit eligibility information such as commercial credit information about you, and where you have consented, consumer credit liability information including credit defaults. Refer to our Credit Reporting Policy for more information on how we handle your credit information and credit eligibility information.
 - d) Records from discussions or correspondences, including details obtained through customer satisfaction or other surveys.
 - e) Details of your usage of our services or Third Party Utility services (including consumption and usage data and reports prepared by utility affiliates, general market information or meter readers) in your interactions with us or in relation to the provision of any services from us or a Third Party Utility to you.
 - f) Information derived from cookies (small text files which uniquely identify your browser) where you visit any website or use any application created by or on our behalf.
- 2.4. We generally do not collect your Personal Information unless:
 - a) it is provided to us voluntarily by you directly or via a third party who has been duly authorised by you to disclose your Personal Information to us (your "authorised representative") after (i) you (or your authorised representative) have been notified of the purposes for which the information is collected, and (ii) you (or your authorised representative) have provided consent to the collection and usage of your Personal Information for those purposes, or;

- b) from publicly available sources or where collection and use of Personal Information without consent is permitted or required by law.
- 2.5. We shall seek your consent before collecting any additional Personal Information and before using your Personal Information for a purpose which has not been notified to you (except where permitted or authorised by law).
- 2.6. When you use our website, or access our online content, we may automatically collect certain data through the use of website cookies. Please refer to our Cookie Policy (which can be downloaded from the Flo website) for more information about how we use cookies to collect your information.
- 2.7. We may run marketing campaigns or offer gifts and promotions from time to time. As there may be media recording or written testimonials involved, by participating in these events and activities, your consent is deemed to have been given to us for collection of all such Personal Information.

3. Use of Personal Information

- 3.1. We may collect and use your Personal Information for any or all of the following purposes:
 - a) performing obligations in the course of or in connection with our provision of the goods and/or services requested by you;
 - b) verifying your identity and credit history;
 - c) assessing any application for credit (including the suitability of any personal guarantor);
 - d) responding to, handling, and processing queries, requests, applications, complaints, and feedback from you;
 - e) managing your relationship with us;
 - f) conducting market analysis, market research, customer satisfaction and quality assurance surveys to improve our products and services;
 - g) processing payment or credit transactions (including debt recovery purposes);
 - h) complying with any applicable laws, regulations, codes of practice, guidelines, or rules, or to assist in law enforcement and investigations conducted by any governmental and/or regulatory authority;
 - i) transmitting to any unaffiliated third parties including our third party service providers and agents, and relevant governmental and/or regulatory authorities, for the aforementioned purposes.
- 3.2. Where you have consented to receive marketing or promotional information or materials from us (and our affiliates), we may collect and use your Personal Information for any or all of the following purposes:
 - a) contacting you by email, phone call, SMS and/or social media platforms to inform you of promotions, products, and services which may be of interest to you;
 - b) administering and disclosing the winner of contests and lucky draw competitions conducted by us or on our behalf.
- 3.3. Where you have submitted a job application to Flo, we may collect and use your Personal Information for any or all of the following purposes, without limitation:
 - a) managing your application for an employment opportunity;
 - b) evaluating your suitability for an employment opportunity, which may include passing your Personal Information to recruitment consultants or third parties to conduct assessment test, pre-employment screening checks, and the likes;
 - c) storing your application in our database to build a talent pool that may be used to identify you as a prospective candidate for future employment opportunity based on your qualifications, and contacting you accordingly;
 - d) we collect information in relation to employees as part of their application and onboarding processes and during the course of their relationship with us, either from them or in some cases from third parties such as recruitment agencies. This may include information about the person's health, their right to work in Australia, or other sensitive information. For some roles, our people may need to undergo vetting, such as background checking, security clearance or a criminal history search;
 - e) we may disclose personal information of our people to third parties in connection with vetting, and otherwise in connection with their relationship with us and their work. These third parties are usually in Australia but may be based overseas. When disclosing our people's information we ensure that the recipient is bound by an obligation of confidentiality, where it is lawful and appropriate to do so; and
 - f) under the Privacy Act, personal information about a current or former employee may be held, used or disclosed in any way that is directly connected to the employment relationship. We handle employee information in accordance with legal requirements and our applicable policies in force from time to time.

- 3.4. We will only use your Personal Information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If you wish to have an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact our Privacy Officer using details set out in clause 15.1 of this Policy. If we need to use your Personal Information for an unrelated purpose, we will notify you and explain the legal basis, which allows us to do so.
- 3.5. Please note that Personal Information does not include information that has been made anonymous or aggregated so that it can no longer be used to identify a specific person. We may (but not in a manner that would identify you personally) use anonymised or aggregated information derived from your Personal Information and/or disclose such information to advertisers, business partners, sponsors and other third parties for their use, to customise or improve our content and advertising to deliver a better experience to users. It may also be used to improve candidate shortlisting by our recruitment agents.

4. Disclosure of Personal Information

- 4.1. We may disclose your Personal Information:
- a) where such disclosure is required for performing obligations in the course of or in connection with our provision of the goods and services requested by you;
 - b) to third-party service providers, agents and other organisations we have engaged to perform any of the functions in clause 3.1 for us;
 - c) where we are under a duty to disclose or share your Personal Information including under any legal obligation to disclose;
 - d) in order to enforce or apply agreed terms and conditions or other agreements;
 - e) to protect the rights, property, security or safety of our company, our customers, or premises, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction;
 - f) to persons who have been validly identified as being you or your authorised representative(s) pursuant, for the purpose of the relevant transaction or enquiry;
 - g) on a confidential basis, to any person who is proposing to acquire the whole or any part of our business; or
 - h) as otherwise required or permitted by law.
- 4.2. To safeguard your Personal Information, we disclose Personal Information both internally and to third parties (including our authorised third-party service providers and agents) only on a need-to-know basis. We expect all parties to whom we disclose your Personal Information to respect the security of your Personal Information and to treat it in accordance with the law.

5. Automated Decision-Making and Artificial Intelligence

- 5.1. We may use computer programs, including artificial intelligence (AI) and other automated decision-making systems, to make, or substantially assist us to make, decisions using your Personal Information that could reasonably be expected to significantly affect your rights or interests. This may include decisions relating to credit or eligibility assessments, fraud and identity risk checks, debt recovery, and the offers, discounts, pricing or communications you receive.
- 5.2. Where we use such systems, the kinds of Personal Information that may be used include the categories described in clause 2.3 of this Policy, such as identification, contact, billing, payment, credit, and usage or consumption information.
- 5.3. Any decision made, or substantially assisted, by an automated system that significantly affects your rights or interests remains subject to appropriate human oversight and review. You may contact our Privacy Officer using the details in clause 15.1 to request further information about how a decision was made, to seek human review of that decision, or to raise any concerns.

6. Retention of Information

- 6.1. We may retain your Personal Information for as long as it is necessary to fulfil the purpose for which it was collected, or as required or permitted by applicable laws.
- 6.2. We will cease to retain your Personal Information or remove the means by which the Information can be associated with you, as soon as it is reasonable to assume that such retention no longer serves the purpose for which the Personal Information was collected, and is no longer necessary for legal or business purposes.

7. Accuracy and Correction of Personal Information

- 7.1. We generally rely on Personal Information provided by you (or your authorised representative). In order to ensure that your Personal Information is current, complete and accurate, please promptly update us if there are changes to your Personal Information by informing our Privacy Officer in writing or via email using details set out in clause 15.1 or otherwise update your Personal Information via the portal provided to you. We shall handle such requests as soon as reasonably practicable.
- 7.2. We reserve the right to disregard or correct information which seems, on a reasonable basis, to be inaccurate or out of date by reason of the time which has elapsed since it was collected or by reason of any other information in our possession.
- 7.3. Should we disagree and reject your written request for a correction of your Personal Information on reasonable grounds, we shall annotate the Personal Information with the correction that was requested but not made.

8. Access to Personal Information

- 8.1. We provide a customer portal that enables access to the personal information we hold about you. If such Personal Information cannot be accessed via the portal or customer service and you wish to make an access request for access to a copy of the Personal Information which we hold about you or information about the ways in which we use or disclose your Personal Information, you may submit your request in writing or via email to our Privacy Officer using details set out in clause 15.1.
- 8.2. We will respond to your request as soon as reasonably possible. In general, our response will be within thirty (30) days. Should we not be able to respond to your request within thirty (30) days after receiving your request, we will inform you in writing within thirty (30) days of the time by which we will be able to respond to your request. The law provides for circumstances in which we are not required to provide you with any Personal Information or to make a correction requested by you under clause 8, we shall generally inform you of the reasons why we are unable to do so (except where we are not required to do so under all applicable law).
- 8.3. Please note that a reasonable fee to meet our costs may be charged for providing access in response to an access request. If so, we will inform you of the fee before processing your request.

9. Transfer of Personal Information to Other Countries

We are likely to disclose your Personal Information to overseas recipients in Singapore. We will take steps to ensure that your Personal Information continues to receive a standard of protection that is at least comparable to that provided under all applicable laws, and used only in the ways and for the purposes that your Personal Information could be used in Australia under this Policy.

10. Security

- 10.1. To safeguard your Personal Information from unauthorised access, collection, use, disclosure, copying, modification, disposal or similar risks, we have introduced appropriate administrative, physical and technical measures such as up-to-date antivirus protection, encryption, and disclosing Personal Information both internally and to our authorised third-party service providers and agents only on a need-to-know basis.
- 10.2. You should be aware, however, that no method of transmission over the Internet or method of electronic storage is completely secure. While security cannot be guaranteed, we strive to protect the security of your information and are constantly reviewing and enhancing our information security measures.
- 10.3. If you use a login user ID or password obtained through the website, you shall be responsible for maintaining the confidentiality of the user ID and password and not to share or authorise the use of the user ID and password by third parties. You shall be responsible for all activities undertaken using your user ID and password whether authorised or otherwise. You shall immediately notify us if it comes to your knowledge that your user ID and/or password has been compromised or there has been unauthorised use.
- 10.4. If we experience an eligible data breach involving your Personal Information that is likely to result in serious harm, we will manage the data breach in accordance with our obligations under applicable privacy laws.

11. Withdrawal of Consent

You may opt-out of receiving marketing communications from us and our affiliates using the opt-out facility provided by us, or giving us a written request made by email to our Privacy Officer using details set out in clause 15.1.

12. Links to Other Sites

- 12.1. Our website may contain links to or from other websites. This Policy is not applicable to Personal Information collected on third-party websites.
- 12.2. We are not responsible for the policies, statements and practices of other third-party websites even if you accessed the third-party website through links from our website or you linked to our website from a third-party website. We encourage you to read the policies of such third-party websites for information on how they collect, use and/or disclose your information.

13. Complaints handling

- 13.1. If you have any complaints about our breach of the Privacy Act, the Australian Privacy Principles or a credit reporting code that binds us, please contact our Privacy Officer using the contact details set out in clause 15.
- 13.2. We take all complaints seriously and will respond to your complaint within a reasonable period, usually within 30 days unless we need additional information from you.
- 13.3. If you are dissatisfied with the handling of your complaint, you may contact the Office of the Australian Information Commissioner:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Telephone: 1300 363 992
Email: enquiries@oaic.gov.au

14. Changes to our Policy

- 14.1. We may revise this Policy from time to time without any prior notice, except as may be required by law. You may determine if any such revision has taken place by referring to the date on which this Policy was last updated. Your continued use of our website or services constitutes your acknowledgement and acceptance of such changes.
- 14.2. This Policy applies in conjunction with any other notices, contractual clauses and consent clauses that apply in relation to the collection, use and disclosure of your Personal Information by us.
- 14.3. We strive to ensure that our customers get consistent information. In the event of any discrepancy between the terms set out in this Privacy Policy and the Standard Terms and Conditions, and in so far as it relates to the collection, use and disclosure of Personal Information, the terms set out in the Privacy Policy shall prevail.

15. Contact Us

If you have any comments, questions or complaints about our Policy or about our collection, use and/or disclosure of your Personal Information, you may contact our Privacy Officer using the following details:

Privacy Officer
Telephone: 1800 57 33 88
Email: privacy@floenergy.com.au