



No hot air,  
just a great  
QUOTE!



30 June 2017

Your Quote Number: 3614099

/1 QUOTE P  
MR DARREN BERBER  
G7  
44 B DUNLOP AVENUE  
ROPES CROSSING NSW 2760

### Here is your offer from Lumo Energy.

Hello

Thank you for your recent enquiry about a quote for your energy needs. The quote for your rates and your offer summary are enclosed\*.

There are plenty of reasons to pick the Life 10 Energy Package.



**10% GreenPower** - doing your part to help the environment.



20% Pay on time **discounts**.



Access to great shopping discounts and offers with **Lumo Ameego®**, either online or via the **Lumo Ameego®** App.



Online access to **My Account**. The easiest way to manage your account.

It's easy to switch to Lumo Energy!



Call now on 1300 098 048.

Thank you

*The Lumo Energy Team*

\*The enclosed offer summary (included quoted rates) is current as of the time of quoting and is subject to change. Eligibility for this offer is subject to the identification of your network tariff and metering requirements.

Lumo Energy Australia Pty Ltd, ABN: 69 100 528 327, PO Box 632, Collins Street West, VIC 8007

If you need an  
Interpreter  
Call 1300 171 764

الترجمة خدمة  
传译服务

Dịch vụ thông dịch  
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**LUMO** ameego®  
Switched-on shopping!

**Because I'm APPY!**

**Are you using Lumo Ameego®  
to shop for great deals on  
your phone yet?**

Clap along if you like easy access to discounts! With our handy Lumo Ameego app, you can find great deals on the go!

To use Lumo Ameego, register at [lumoenergy.com.au/MyAccount](http://lumoenergy.com.au/MyAccount).



\*Access to the Lumo Ameego® program available when you register for the program via My Account using your account details.  
A 1% debit and credit card surcharge applies to all transactions and is charged by Edge Loyalty Ptd Ltd, the Lumo Ameego program administrator. Offers may vary between states. Physical cards will incur a delivery charge. Terms and conditions apply.

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## Energy Supply Agreement Schedule

### Your Details

Please check your details are correct. If your details are incorrect or you would like to add a further contact person to your account please contact us on **1300 115 866**.

#### Account Name:

MR DARREN BERBER

#### Postal Address:

G7  
44 BDUNLOP AVENUE

#### Postal Address:

ROPES CROSSING NSW 2760

#### Contact for this Account:

MR DARREN BERBER

### Your Energy Offer Summary

Our rates for gas are included in this document.

Typically, rates on energy retailers' invoices are exclusive of GST. GST is then added to the totals.

### GAS RATES

#### MIRN:

52421573126

#### Supply Address:

BLK K FLAT 16/44 DRUMMOND AVENUE ROPES CROSSING  
NSW 2760

#### Contract term:

There is no fixed term for this Agreement.

### Green Energy

#### 20% Early Bird Discount

Tariff	GST Exclusive	GST Incl (if any)	With 10% Pay on Time Discount (Ex GST)	With 10% Pay on Time Discount (GST Incl)
Anytime Step1 (first 20.712 MJ/day)	3.5300 c/MJ	3.8830 c/MJ	3.1770 c/MJ	3.4947 c/MJ
Anytime Step2 (next 20.384 MJ/day)	2.3500 c/MJ	2.5850 c/MJ	2.1150 c/MJ	2.3265 c/MJ
Anytime Step3 (next 49.315 MJ/day)	2.1700 c/MJ	2.3870 c/MJ	1.9530 c/MJ	2.1483 c/MJ
Anytime Step4 (next 2654.794 MJ/day)	2.1500 c/MJ	2.3650 c/MJ	1.9350 c/MJ	2.1285 c/MJ
Anytime Step5 (next 10964.384 MJ/day)	2.0600 c/MJ	2.2660 c/MJ	1.8540 c/MJ	2.0394 c/MJ
Anytime Step6 (balance)	1.7000 c/MJ	1.8700 c/MJ	1.5300 c/MJ	1.6830 c/MJ
Service to Property Charge	\$0.5455 per Day	\$0.6000 per Day	\$0.4910 per Day	\$0.5400 per Day

### Important Notice to the Customer

You have the right to cancel this agreement within 10 Business Days from and including the day after you signed or received this agreement. Details about your additional rights to cancel this agreement are set out in the information attached to this agreement.

### Exit Fee

As your Agreement does not include an Expiry Date you may cancel at any time without being charged an Exit Fee.

### The Marketer

This Energy Supply Agreement Schedule together with the Lumo Energy Terms & Conditions provided with it will form the Contract between you and Lumo Energy. The sales person you spoke with acted on behalf of Lumo Energy (NSW) Pty Limited ABN 92 121 155 011. We are located at 570, Church Street, Cremorne, VIC 3121 and our postal address is PO Box 632, Collins Street West, VIC 8007. Our phone number is **1300 115 866**, our fax is **1300 136 891** and email address is [info@lumoenergy.com.au](mailto:info@lumoenergy.com.au).

Please contact us on the details above for any complaints or enquiries.

### Date of Commencement

The Contract will start on the date calculated in accordance with clause 5.1 of the Lumo Energy Terms and Conditions.

If this Agreement does not have a fixed term (as set of on the front page of this ESAS), then this Agreement is ongoing until it is ended by you or us.

### Prices and Charges

The energy prices are shown in this Energy Supply Agreement Schedule which forms part of the Contract.

To compare our energy prices, you may wish to use the independent website [energymadeeasy.gov.au](http://energymadeeasy.gov.au).

### Solar Rebates

GST will be paid on the solar rebate to GST registered customers who provide a compliant Tax Invoice to Lumo Energy.

### Changes to Energy Prices

Under this Agreement, we can vary your charges from time to time. This may be when we incur additional costs or your energy usage or metering changes. We may also vary your charges for other reasons, but in such cases, we will not increase your charges more than our prevailing standing offer tariffs if your Agreement with us includes an Exit Fee. If your Applicable State is South Australia, New South Wales or Victoria, we will give you a written notice of the variation as soon as practicable, but in any event no later than your next bill (which may be by way of notification in your bill). If your Applicable State is Queensland, we will send you a written notice of the variation at least 10 Business Days before the intended date that the variation will take effect.

### Variation of Agreement Terms

The terms of this Agreement are variable; this is in addition to our right to vary your Energy Charges. Where we vary the terms of this Agreement, we will give you at least 20 Business Days' written notice of the variation, including the date on which the variation is to take effect. You may end this Agreement by giving us notice during the 20 Business Day period after you receive our variation notice, without incurring any Exit Fee (if applicable).

### Bulk gas hot water

If your Supply Address has gas bulk hot water, a separate line item will appear on your invoice. The gas bulk hot water is charged at the gas consumption rates detailed in this Agreement.

## Other charges

If a meter is required to be installed at the Premises, or if you are not connected to the distribution system (including where it is necessary to augment or extend the distribution system to connect you to the distribution system), we or the Distributor will notify you of the charges for installing such a Meter or establishing such a connection prior to work commencing.

## Concessions

Any government energy concessions you are currently receiving are still applicable under this agreement.

The NSW Government offers a number of concession rebates to energy customers. To see if you are eligible go to [www.resourcesandenergy.nsw.gov.au/energy-consumers/financial-assistance/rebates](http://www.resourcesandenergy.nsw.gov.au/energy-consumers/financial-assistance/rebates) or contact Lumo Energy's Customer Service team on **9131 58 66**.

## Invoicing

You will be billed based on meter readings from your Distributor or Metering Service Provider. Unless we agree otherwise, we will send you a bill at least once every three months. If your Supply Address has a Smart Meter we will send you a bill once per month for electricity, unless your Smart Meter does not have active telecommunications, in which case we will send you a bill once every three months.

If we do not have a current meter reading at the time of billing an estimate will be used to calculate your bill based on your previous energy usage. Your next invoice is always adjusted when we receive a new reading of your meter. This continual adjustment process ensures that you will not be invoiced for more units than you actually use.

## Payment options

Your payment options will be set out on your bill and are detailed at [lumoenergy.com.au/payments](http://lumoenergy.com.au/payments).

## Late Payments

You may be required to pay our reasonable costs incurred in recovering late payments from you.

## Breaches of Agreement

If we terminate the Agreement due to your breach, we may recover from you any loss or damage (in addition to the losses covered by any applicable Exit Fee) suffered as a result of the termination for breach.

## Disputes & Complaints

You are able to use Lumo Energy's internal procedures to resolve any complaints or disputes you might have. If you have a dispute you may seek to resolve it in accordance with clause 19.1 of the Lumo Energy Terms & Conditions or refer it to the Energy Industry Ombudsman New South Wales. Their contact details are 1800 246 545.

## Commissions

If a marketer representing us arranged or facilitated our agreement with you, we will pay them a fee or commission for doing so.

## Privacy Collection Statement

To assist us in the provision of energy and other products and services, we may need to collect personal information (including credit information) about you.

## Right to cancel

You have the right to cancel this agreement within 10 business days from and including the day after you signed or received this agreement without being required to pay an exit fee. You may also have a right to cancel this agreement within three months or six months from and including the day after you signed or received the agreement if we have failed to meet the requirements for unsolicited consumer agreements that apply under the Australian Consumer Law. Details about your additional rights to cancel this agreement are set out in the information attached to this agreement - see the Cancellation Notice and applicable terms and conditions. This contract may be terminated by contacting us personally, or by phone, email, post or fax.

By providing your personal information, you agree to its use and disclosure in accordance with this statement and our Privacy and Credit Reporting Policy. If you do not agree, you must not provide your personal information, and as a result we may not be able to provide certain products or services to you.

We may disclose your personal information to other parties, including our related companies, credit reporting bodies for the purpose of conducting credit checks or reporting defaults, third parties who provide us services in connection with our business (e.g. our call centre operators, IT service providers and debt collection agencies), regulatory or government authorities and authorised representatives.

From time to time, these third parties may be located (and therefore your personal information may be disclosed) overseas, including India, the Philippines and New Zealand. We may use and disclose your personal information for direct marketing purposes, unless you opt out.

Our Privacy and Credit Reporting Policy is available at

**[lumoenergy.com.au/help-centre/privacy-policy](http://lumoenergy.com.au/help-centre/privacy-policy)**. It contains information about how you may access and seek correction of your personal information, how you may complain about a breach of your privacy, how we will deal with that complaint and credit reporting and credit reporting bodies we use.

If you have any questions about our Privacy Collection Statement, please call Lumo Energy on **1300 369 279**.

## Notifiable Matters Statement

We collect, use, hold and disclose credit information about you for the purposes of providing you with goods and services on credit and to obtain payment for these goods and services. The types of credit information that we collect about you may include your name and contact details, your credit history (including any repayments or late repayments you have made), details of any credit provided to you by other credit providers, any credit score that a credit reporting body provides to us and details of any credit related court proceedings or insolvency applications that relate to you. We may collect credit information from you and also from credit reporting bodies and other credit providers who have provided credit to you. We will use this information to conduct a credit assessment on you and to decide whether to provide our services to you on credit. We may disclose your information to our related companies and to third parties, including debt collectors, credit management agencies, other credit providers, credit reporting bodies and government bodies and regulatory authorities (where required or authorised by law). The credit reporting bodies that we may disclose your information to are:

- DBCC Pty Ltd (trading as Dun and Bradstreet Consumer Credit), whose contact details are available at: [www.dnb.com.au/contact-us.html](http://www.dnb.com.au/contact-us.html) and [www.checkyourcredit.com.au/contactus](http://www.checkyourcredit.com.au/contactus); and
- Veda Advantage Information Services and Solutions Limited (who contact details are available at [www.mycreditfile.com.au/support](http://www.mycreditfile.com.au/support)).

You may obtain a copy of these credit reporting bodies' credit reporting policies by visiting their website or by contacting them using the contact details set out above. The types of information that we may disclose to credit reporting bodies (which may be before, during or after the provision of credit to you) include: your name, gender, date of birth; your current and previous addresses, the fact that you have applied for credit, the fact that we provide or deny credit to you; default information (but only where we have provided you with consumer credit and you are at least 60 days overdue in making the payment of \$150 or more and we have given you 14 days prior written notice informing you of our intention to default list you and requesting that you pay the overdue amount); advice that payments have been made or are no longer overdue; that you have (or have tried to) defraud us; and information

that, in our opinion, you have committed a serious credit infringement (but only where we have provided you with consumer credit). Our disclosures may affect your ability to obtain credit in the future. After we disclose your information to the credit reporting bodies listed above, this information may subsequently be included in a credit report that is provided to other credit providers to assist them to assess your creditworthiness. We also disclose credit information to third parties that provide services to us or who provide services to you on our behalf. We may hold this credit information in, or may disclose this information to third party services providers located in, one or more overseas countries, including in Europe. If you reasonably believe that you have had your identity stolen or have been defrauded, you can contact the credit reporting bodies (using their contact details as listed above) and ask them not to disclose your credit information. You may request that credit reporting bodies do not use your credit reporting information for the purpose of pre-screening our direct marketing. To make such a request, please contact the credit reporting bodies directly using the contact details provided above. You can request access to the credit information that we hold about you. You can also request that we correct the credit information we hold or make a complaint about how we treat your credit information. Our credit reporting policy (which is part of our general Privacy Policy and is available on our website at [lumoenergy.com.au/help-centre/privacy-policy](http://lumoenergy.com.au/help-centre/privacy-policy)) contains more information about how to access and correct the credit information that we hold about you, how to lodge a complaint relating to our treatment of your credit information and how we will respond to your complaint.

**Transferring**

If you are transferring from another energy retailer to Lumo Energy, this is expected to occur on the date of your next scheduled meter read (up to 90 days) or earlier depending on your meter type.

**Transfer Cost**

There is no cost of transfer, or joining fee payable to Lumo Energy, although you may have to pay fees associated with leaving your current energy retailer.

**Important Numbers (Also on invoice)  
Gas Leaks and Other Emergencies  
New South Wales Gas Distributor/s**

Australian Gas Networks	Jemena Gas Network
1800 427 532	131 909





30 June 2017

**Your Quote Number:** 3614099

/2 QUOTE P  
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GAS RATES

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BLK K FLAT 16/44 DRUMMOND AVENUE ROPES CROSSING  
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The terms of this Agreement are variable; this is in addition to our right to vary your Energy Charges. Where we vary the terms of this Agreement, we will give you at least 20 Business Days' written notice of the variation, including the date on which the variation is to take effect. You may end this Agreement by giving us notice during the 20 Business Day period after you receive our variation notice, without incurring any Exit Fee (if applicable).

Bulk gas hot water

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**Other charges**

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**Invoicing**

You will be billed based on meter readings from your Distributor or Metering Service Provider. Unless we agree otherwise, we will send you a bill at least once every three months. If your Supply Address has a Smart Meter we will send you a bill once per month for electricity, unless your Smart Meter does not have active telecommunications, in which case we will send you a bill once every three months.

If we do not have a current meter reading at the time of billing an estimate will be used to calculate your bill based on your previous energy usage. Your next invoice is always adjusted when we receive a new reading of your meter. This continual adjustment process ensures that you will not be invoiced for more units than you actually use.

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**Privacy Collection Statement**

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By providing your personal information, you agree to its use and disclosure in accordance with this statement and our Privacy and Credit Reporting Policy. If you do not agree, you must not provide your personal information, and as a result we may not be able to provide certain products or services to you.

We may disclose your personal information to other parties, including our related companies, credit reporting bodies for the purpose of conducting credit checks or reporting defaults, third parties who provide us services in connection with our business (e.g. our call centre operators, IT service providers and debt collection agencies), regulatory or government authorities and authorised representatives.

From time to time, these third parties may be located (and therefore your personal information may be disclosed) overseas, including India, the Philippines and New Zealand. We may use and disclose your personal information for direct marketing purposes, unless you opt out.

Our Privacy and Credit Reporting Policy is available at

**[lumoenergy.com.au/help-centre/privacy-policy](http://lumoenergy.com.au/help-centre/privacy-policy)**. It contains information about how you may access and seek correction of your personal information, how you may complain about a breach of your privacy, how we will deal with that complaint and credit reporting and credit reporting bodies we use.

If you have any questions about our Privacy Collection Statement, please call Lumo Energy on **1300 369 279**.

**Notifiable Matters Statement**

We collect, use, hold and disclose credit information about you for the purposes of providing you with goods and services on credit and to obtain payment for these goods and services. The types of credit information that we collect about you may include your name and contact details, your credit history (including any repayments or late repayments you have made), details of any credit provided to you by other credit providers, any credit score that a credit reporting body provides to us and details of any credit related court proceedings or insolvency applications that relate to you. We may collect credit information from you and also from credit reporting bodies and other credit providers who have provided credit to you. We will use this information to conduct a credit assessment on you and to decide whether to provide our services to you on credit. We may disclose your information to our related companies and to third parties, including debt collectors, credit management agencies, other credit providers, credit reporting bodies and government bodies and regulatory authorities (where required or authorised by law). The credit reporting bodies that we may disclose your information to are:

- DBCC Pty Ltd (trading as Dun and Bradstreet Consumer Credit), whose contact details are available at: [www.dnb.com.au/contact-us.html](http://www.dnb.com.au/contact-us.html) and [www.checkyourcredit.com.au/contactus](http://www.checkyourcredit.com.au/contactus); and
- Veda Advantage Information Services and Solutions Limited (who contact details are available at [www.mycreditfile.com.au/support](http://www.mycreditfile.com.au/support)).

You may obtain a copy of these credit reporting bodies' credit reporting policies by visiting their website or by contacting them using the contact details set out above. The types of information that we may disclose to credit reporting bodies (which may be before, during or after the provision of credit to you) include: your name, gender, date of birth; your current and previous addresses, the fact that you have applied for credit, the fact that we provide or deny credit to you; default information (but only where we have provided you with consumer credit and you are at least 60 days overdue in making the payment of \$150 or more and we have given you 14 days prior written notice informing you of our intention to default list you and requesting that you pay the overdue amount); advice that payments have been made or are no longer overdue; that you have (or have tried to) defraud us; and information

that, in our opinion, you have committed a serious credit infringement (but only where we have provided you with consumer credit). Our disclosures may affect your ability to obtain credit in the future. After we disclose your information to the credit reporting bodies listed above, this information may subsequently be included in a credit report that is provided to other credit providers to assist them to assess your creditworthiness. We also disclose credit information to third parties that provide services to us or who provide services to you on our behalf. We may hold this credit information in, or may disclose this information to third party services providers located in, one or more overseas countries, including in Europe. If you reasonably believe that you have had your identity stolen or have been defrauded, you can contact the credit reporting bodies (using their contact details as listed above) and ask them not to disclose your credit information. You may request that credit reporting bodies do not use your credit reporting information for the purpose of pre-screening our direct marketing. To make such a request, please contact the credit reporting bodies directly using the contact details provided above. You can request access to the credit information that we hold about you. You can also request that we correct the credit information we hold or make a complaint about how we treat your credit information. Our credit reporting policy (which is part of our general Privacy Policy and is available on our website at [lumoenergy.com.au/help-centre/privacy-policy](http://lumoenergy.com.au/help-centre/privacy-policy)) contains more information about how to access and correct the credit information that we hold about you, how to lodge a complaint relating to our treatment of your credit information and how we will respond to your complaint.

**Transferring**

If you are transferring from another energy retailer to Lumo Energy, this is expected to occur on the date of your next scheduled meter read (up to 90 days) or earlier depending on your meter type.

**Transfer Cost**

There is no cost of transfer, or joining fee payable to Lumo Energy, although you may have to pay fees associated with leaving your current energy retailer.

**Important Numbers (Also on invoice)  
Gas Leaks and Other Emergencies  
New South Wales Gas Distributor/s**

Australian Gas Networks	Jemena Gas Network
1800 427 532	131 909

