

CREDIT REPORTING POLICY

This Credit Reporting Policy relates to us and each of our related bodies corporate who are deemed to be credit suppliers under the Privacy Act.

In addition to the way we collect Personal and Sensitive Information in accordance with our Privacy Policy, we may from time to time also provide our customers credit in accordance with the Privacy Act. The Privacy Act imposes additional obligations on credit providers.

As part of receiving certain products and services from us, we will collect information from you (such as basic personal information, employment details and credit history) in order to ascertain whether you can pay for the products and services we provide you. If we collect such information, it may then be provided to our external Credit Reporting Organisations so that we can profile your creditworthiness. Generally, our external Credit Reporting Organisations will provide us a credit assessment, which contains information on various aspects of your credit history, such as payment failures, bankruptcy or credit disputes.

Before we request a credit report on you, we will always seek your consent, either online or via voice recording. We do not seek credit reports on persons under 18 years of age. We may use a credit report to assist us to determine whether to supply the product or service to you

We may utilise the following organisations to supply us a credit history about you:

Equifax Pty Ltd

Website: www.equifax.com.au

To obtain your credit report you can call Equifax on 138 332 (during business hours) or via www.mycreditfile.com.au

We may also supply your credit history and information that we receive from our external Credit Reporting Organisations to various partners, some of whom are located outside of Australia in order to perform credit related activities and manage your services. In particular, we utilise printers, mail distributors, couriers and dispatch centres who provide us billing and debt-recovery functions and we disclose such information to our external call centre in Manila, Philippines, who manages your credit information and your services generally on our behalf. We may also provide certain credit-related information to our mercantile agencies within Australia who assist us with debt-recovery functions. In the event of default, there may also be occasions when we provide credit-related information to the agencies listed above that will be included in your credit file.

If you believe that you have been, or are likely to be a victim of credit fraud, you can contact a credit reporting organisation (including those listed above) and request that organisation not use or disclose your credit history.

We recognise the importance of protecting the credit information we hold and ensuring that it is complete, accurate, up-to-date and relevant. You have a right to access credit reporting information we hold about you. If you feel aggrieved about the way we handled your credit, including if you would like to complain about the way we obtained your credit history or that we have supplied incorrect credit information about you, you can make a complaint in accordance with the complaint handling policy in our Privacy Policy.

For full information about how we use, collect and disclose your personal information (including your credit history), please refer to our Privacy Policy.