

Credit Reporting Policy Australia

OM TELECOM Credit Reporting Policy

OM TELECOM and its related bodies corporate is committed to the protection of personal privacy. This Credit Reporting Policy (**Credit Policy**) covers OM TELECOM's collection, management and disclosure of credit information and credit eligibility information (together **Credit Information**) held by it and should be read in conjunction with our Privacy Policy. This Credit Policy also addresses a number of matters required under the Privacy (Credit Reporting Code) 2014 (**CR Code**) and Privacy Act 1988 (Cth) (**Privacy Act**).

OM TELECOM may update this Credit Policy from time to time. The most current version will be located on the OM TELECOM website at www.omtelecom.com.au and is also available by contacting our Privacy Officer using the contact details set out detailed below.

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

In addition to the way in which we collect personal information in accordance with our Privacy Policy, we may from time to time also provide our customers with 'credit' in accordance with the Privacy Act. The Privacy Act and CR Code impose additional obligations on credit providers.

Why we collect Credit Information

As part of receiving certain products and services from us, we will collect Credit Information from you in order to ascertain whether you can pay for the products and services we provide you, including, but not limited to:

- assess and process an application for credit (by you or an entity associated with you);
- verify your identity;
- derive scores, ratings, summaries and evaluations relating to your credit worthiness;
- manage credit we may provide (including in relation to specific offers); and
- deal with complaints.

Types of Credit Information that OM TELECOM collects and holds

The type of Credit Information we collect from you may include:

- identifying details such as your name, birth date, gender, drivers licence and/or passport number, street and email address(es), telephone number(s) and other contact details;
- the type of credit offered and the terms of such credit (including when it was entered into, repayment, maximum amount of credit available and when it ceases);
- any applicable repayment history;
- any court judgment that relates to any credit that has been provided to, or applied for by, you;
- any personal insolvency information about you (as defined in the Privacy Act); and
- publicly available information about you that relates to your activities in Australia and your credit worthiness.

Who we may disclose your credit information to

If we collect such Credit 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.

We may use the following credit reporting organisations to supply us a credit history about you.

Veda Website: www.veda.com.au.

Dun and Bradstreet (Australia) Pty Ltd Website: www.dnb.com.au

We may also supply your credit history and information that we receive from our external credit reporting organisations to various third party suppliers or partners, in order to perform credit related activities and manage your services.

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 that credit reporting organisation not use or disclose your credit history.

For the purposes set out above, we may also share and disclose your Credit Information with the following recipients:

- another credit provider, or its agent, in Australia;
- a debt collections agency;
- another entity, legal or financial advisor in Australia with respect to a transfer of debt or purchase of an interest in the credit provided by OM TELECOM;
- a court, tribunal, registered dispute resolution scheme or law enforcement agency;
- auditors as part of our credit reporting organisation's audit program;
- another entity or successor of OM TELECOM in order to transfer rights in credit, a debt or the purchase of an interest in the credit we provide and to notify OM TELECOM's successor and assigns, financiers and/or any assignees or any lender to an assignee of OM TELECOM's interests in any amount(s) payable by you to OM TELECOM from time to time; and
- our credit reporting organisations if, in our opinion, you have committed a serious credit infringement.

How you can request the correction of your Credit Information

If you have accessed your Credit Information from OM TELECOM or our credit reporting organisation and believe that it is not accurate, up to date, complete, or is irrelevant, or misleading, then you can request our National Credit Manager or credit reporting organisation to correct it.

OM TELECOM will comply with the Privacy Act in relation to any request for the correction of your Credit Information.

How to contact the Credit Reporting Organisation

You may contact our credit reporting organisations, using the contact details provided below, to request that our credit reporting organizations not use your Credit Information for the purposes of pre-screening or direct marketing by a credit provider. You can also request that our credit reporting bodies not disclose your Credit Information if you reasonably believe you are, or are likely to be, a victim of fraud.

If you have any questions regarding your publicly held personal credit file then please contact Veda or Dun & Bradstreet as follows:

Veda-Public Access

PO Box 964

North Sydney NSW 2059

Website: <http://www.veda.com.au/understanding-your-credit-file>

Dunn & Bradstreet

D & Public Access Centre:

Email: PACAustral@dnb.com.au or **call:** 1300 734 806

Website: <http://www.checkyourcredit.com.au>

How to contact OM TELECOM

If you have any questions about this Credit Policy, if you wish to update or correct information we hold about you or if you wish to make a complaint about our collection, use, management or disclosure of your credit information under this Credit Policy then please, in the first instance, contact:

The Chief Compliance Officer

OM TELECOM

Suite 9 Level 3, 410 Chapel Road,

Bankstown NSW 2200

Ph: 1300 258 400

E-mail: compliance@omtelecom.com.au

OM TELECOM will take reasonable and prompt steps to remedy any issues resulting from our failure to comply with any of our obligations under this Credit Policy.

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

This credit policy was last updated in December 2015.