

## Community Telco Credit Management Policy

Through the development and application of a defined credit management policy and reliable credit management practices Community Telco will be able to:

- maintain an acceptable level of credit risk for our company; and
- help you to manage your expenditure on services.

The purpose of this policy is to provide you with clear and up-to-date information about our credit management practices and the management of your credit-related information. Our aim is to comply at all times with the credit reporting laws that apply to us.

In this document, Community Telco ('we' or 'our') refers to Community Telco Pty Ltd.

Community Telco recognises the importance of protecting your personal information and credit-related information. This includes credit eligibility information such as credit reporting information we obtain from credit reporting bodies (CRBs) and information that we derive using it such as your credit worthiness. Credit-related information also includes credit information that we disclose to CRBs for example identification details such as your name.

For information about how your personal information is managed generally, please see Community Telco's Privacy Policy, available at ([www.communitytelco.com.au](http://www.communitytelco.com.au)).

### ***Credit Assessments***

Prior to establishing your account, a credit assessment will be undertaken to determine your creditworthiness.

Community Telco will only provide accounts to you if you meet our credit approval criteria.

### ***Types of credit-related information we collect, and hold***

We collect and hold the following types of credit-related information:

- Identification details including name, date of birth, drivers licence number, current & most recent past addresses;
- Consumer credit liability information such as the type, characteristics and maximum amount of credit that we have provided or will provide or the date that any credit contract we have or had with you was entered into and the date that it is terminated;
- Repayment information in relation to consumer credit provided by us including whether you have made payments when due and if not when overdue payments have been made;
- Details of previous requests made by a credit provider to credit reporting bodies in regard to credit applications including the date, request amount and type of request;
- Details of any default information which is a record of overdue payments of more than 60 days;
- Payment information that an overdue payment in relation to which default information was provided to a credit reporting body has been paid.
- Whether you have entered into arrangements with us or other credit providers in connection with credit provided to you;
- Details of any bankruptcy agreements or any judgements or writs which is a record of any Australian court legal proceeding relating your credit;
- Publicly available information from your public file including present and past company directorships and business proprietorships;
- Whether in our or another credit provider's opinion you have committed a serious credit infringement;

- Information about your credit worthiness such as credit scores, credit risk ratings, summaries and evaluations.

### ***How we collect your credit-related information***

We may collect credit-related information directly from you from details included in your application form. We also collect or confirm this information from a third party such as a credit reporting body or other credit providers. For information about collection and disclosure of your credit-related information to a CRB please see "Collection and Disclosure of credit information to CRBs".

### ***How we hold your credit-related information***

We keep the credit-related information that we hold about you secure to ensure that it is protected from loss, unauthorised access, use, modification or disclosure.

Your credit-related information may be stored physically including in paper form or electronically within secure environments and systems that are protected in controlled facilities. Our employees and authorised agents are obliged to respect the confidentiality of any credit-related information held by us.

### ***Purposes for which we may collect, hold, use and disclose your credit-related information***

We may collect, hold, use and disclose your credit-related information in order to:

- Provide you with credit products and services (including situations where we are an agent for another credit provider)
- Assist you with your queries or concerns
- Comply with any legal or regulatory obligations imposed on us
- Perform our regular and necessary business functions (such as internal audit investigations, performance reporting, research, product development and planning).
- Assess your credit application;
- Assist with collection of overdue payments;
- Assess hardship requests or applications for a payment arrangement;
- Derive scores, ratings, summaries and evaluations relating to your credit worthiness which are used in our decision-making processes and ongoing reviews;
- Determine whether you are eligible to receive particular offers and invitations;
- Participate in the credit reporting system and providing information to CRBs as permitted by the credit reporting laws; and
- Deal with complaints; and assist other credit providers to do the same.

### ***Collection and Disclosure of credit-related information to CRBs***

We may obtain credit-related information about you from a CRB. This includes the kinds of information listed under "Types of credit-related information we collect, and hold".

We may also disclose your credit-related information to CRBs. CRBs may include credit-related information provided by us in reports provided to other credit providers to assist them to assess your credit worthiness. Each CRB has a policy for managing your credit-related information that you may access by contacting them.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a CRB not to use or disclose your information.

We share credit-related information with the following CRBs:

**Veda Advantage**

PO Box 964

North Sydney NSW 2059

Public Enquiries: 1300 762 207

Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

**Dun & Bradstreet**

PO Box 7405 St Kilda

Melbourne Vic 3004

Public Enquiries: 1300 734 806

Website: [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)

### ***Disclosure of credit information to other third parties***

Where permitted by law, we may also share credit-related information with other third parties, including:

- other credit providers;
- our related companies;
- Organisations involved in debt assignment.

### ***Overseas transactions***

In some cases, your credit-related information may be disclosed to organisations overseas. Where an organisation is located overseas we will take reasonable steps to ensure that it complies with Australian privacy laws including credit reporting laws or we will seek your consent to the disclosure .

### ***Access and correction of your credit-related information***

In most cases you will be able to gain access to credit-related information about you held by us.

We will also take reasonable steps to amend or correct credit-related information to keep it accurate and up-to-date. Please contact us if you would like to access or request a correction of your personal information.

### ***Credit Control Tools***

Community Telco currently provides several credit control tools to help you monitor and manage your account.

The tools provided can be categorised under two broad headings:

- Security tools - services or functionalities that will aid in the prevention of unauthorised access and use of a service, such as the use of a handset pin or password.
- Credit control tools - services or functionalities that will assist in the management of service expenditure. Such tools may include optional call barring or restrictions on access to certain services.

You can obtain a current list of control tools via our website at [www.communitytelco.com.au](http://www.communitytelco.com.au).

### ***Unbilled amounts***

Community Telco offers you information on and access to unbilled amounts. Access to this information will help you to manage your account.

If you wish to obtain information on unbilled amounts you should contact our customer service centre on 1300 743 303

## ***Payment difficulties***

We have options available to assist you if you are experiencing difficulties in paying your account. The options discussed with you will take into account your individual circumstances with the intention being to establish a payment arrangement that is suitable to both Community Telco and you.

## ***Credit Management Action***

Prior to pursuing credit management action we will first notify you of the details pertaining to any overdue amounts, the timeframe for payment and the consequences of non-payment.

Typically credit management action will include possible suspension and disconnection of services, debt collection, and in serious cases legal action.

Prior to undertaking the process of suspending or disconnecting a service we will make reasonable attempts to advise you of the following:

- That you may benefit from speaking with a financial counsellor, if you are experiencing financial difficulty
- The options available to assist you to managing payment difficulties
- The effect of non-payment

In the event that we need to pursue credit management action we will:

- ensure we communicate directly with you if you are the appropriate authorised account contact
- ensure that any communication we have with regard to suspension or disconnection of services is clear and able to be understood

In the event that a suspension is imposed on a fixed line or mobile service, we will ensure that emergency service numbers are still accessible.

## ***Disputed Amounts***

We will not take credit management action in relation to genuinely disputed amounts whilst the disputed amount is being investigated and remains unresolved by us, the Telecommunications Industry Ombudsman (TIO) or any other relevant recognised agency.

All disputes raised with us, relating to fees and charges, will be responded to within 14 business days. Any credit or adjustment due will be applied to your account after the dispute has been resolved. The subsequent invoice will clearly reference any amount applied.

## ***Concerns or complaints***

If you have concerns or wish to make a complaint regarding our credit management practices or the handling of your credit-related information by us please contact us. We will promptly investigate your complaint and notify you of the outcome. If you are still not satisfied with the outcome of your complaint you may in some cases refer your complaint to the Telecommunications Industry Ombudsman (tel. 1800 062 058, web [www.tio.com.au](http://www.tio.com.au)), or the Office of the Australian Information Commissioner (tel. 1300 363 992, web [www.oaic.gov.au](http://www.oaic.gov.au)).

Further information about credit reporting laws

You can find more information about credit reporting laws (including information about specific issues, answers to frequently asked questions) on the Office of the Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au) or on the ARCA's website at <http://www.creditsmart.org.au/what-to-check-on-your-credit-report>

### ***Changes to this Policy***

From time to time, it may be necessary for us to review this Policy and the information contained in this document. We will notify you of any changes by posting an updated version on our website(s).

### ***For further information:***

If you have any questions about this Policy, our credit management processes, what credit-related information we may hold in relation to you, or about the way we manage your credit-related information you can contact us as follows:

Community Telco Australia

PO Box 480

Bendigo Vic 3552

Tel: 1300 743 303

E-mail: [service@communitytelco.com.au](mailto:service@communitytelco.com.au).

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