



### *This Policy*

This credit reporting policy is related to Node1 Internet and to our related entities that are deemed to be credit providers or affected information recipients for the purposes of the Privacy Act 1988 (Cth). We may provide credit as contemplated in the Privacy Act to our customers in connection with our products and services and, as a result, we may collect 'credit information' and 'credit eligibility information' about you as referred to in the Privacy Act. This document sets out how we manage that information as well as how we help you to manage the expenditure on your service.

### *How we collect and hold 'credit information' and 'credit eligibility information' about you*

Credit information relates primarily to your credit-related dealings with us and covers various type of information that can be collected by Credit Reporting Bodies (CRBs) that report on consumer credit worthiness. Credit information includes the following:

- Identification Information
- Basic information about your credit account
- Details about information requests we make about you to CRBs
- Information about certain overdue payments, default listing and about serious credit infringements and information about payments or subsequent arrangements in relation to either of these
- Various publicly available information like bankruptcy and credit-related court judgements.

We may collect credit information about you in any of the circumstances relating to other personal information described in our [Privacy Policy](#) under 'How we collect your personal information'. Credit eligibility information is information equivalent to the kinds listed above that we generally collect from CRBs. This information relates primarily to your dealings with other credit providers (for example, banks, other financial institutions, or other organisations that may provide you with credit in connection with their products or services). It may also include certain credit worthiness information that we derive from the data that we receive from a CRB. Sometimes we may also collect credit eligibility information about you from other credit providers. We store and safeguard your credit information and credit eligibility information in the ways described in our [Privacy Policy](#) under 'How we hold your personal information'.

### *How we use and when we disclose your credit information and credit eligibility information*

We may disclose your credit information to CRBs. Those CRBs may then include that information in credit reporting information that they provide to other credit providers to assist them to assess your credit worthiness. We may also use and disclose your credit information for other purposes and in other circumstances as described in our [Privacy Policy](#) under 'How we may share your personal information', when permitted to do so by the Privacy Act 1988(Cth). Our use and disclosure of credit eligibility information is regulated by part IIIA of the Privacy Act 1988(Cth) and the Credit Reporting Privacy Code. We will only use or disclose such information for purposes permitted by these laws, such as:

- Processing credit-related applications and managing credit that we provide
- Assisting you to avoid defaults
- Collecting amounts that you may owe us in relation to such credit and dealing with serious credit infringements
- Assigning our debts
- Participating in the credit reporting system
- Dealing with complains or regulatory matters relating to credit or credit reporting
- When required or authorised by another law



### *Credit Management Action*

Prior to pursuing credit management action, we will first notify you of all the details pursuant to any overdue amounts as well as the timeframe for payment and the consequences of non-payment. Credit management action can typically 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 effect of non-payment.

If 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 regarding suspension or disconnection of services is clear and able to be understood.

### *Payment Difficulties*

If you are experiencing any difficulties paying your account, we will consider your individual circumstances with the intention to establish a payment arrangement that is suitable to both us and you that reduces your debt level and allows you to keep the service active wherever possible. If you are experiencing genuine financial hardship, please see our [Financial Hardship Policy](#).

### *How to access or correct your credit information or credit eligibility information*

If you wish to access or correct errors in any of your credit information or credit eligibility information that we hold, please contact us using the contact details in the 'Contact Us' section in our [Privacy Policy](#). We may apply an administrative charge for providing access to your credit eligibility information, depending on the request.

### *How to make a complaint regarding our compliance with Part IIIA of the Privacy Act and the Credit Reporting Terms*

If you think we have not complied with Part IIA of the Privacy Act 1988 (Cth) or with the Credit Reporting Privacy Code (which regulates credit reporting) you can make a complaint by using the contact details in the 'Contact Us' section of our [Privacy Policy](#). We will acknowledge your complaint in writing within 7 days. We will aim to investigate and resolve your complaint within 30 days of receiving it. If we need more time, we will notify you about the reasons for the delay and ask for your agreement to extend this 30 day period (if you do not agree, we may not be able to resolve your complaint). We may need to consult with a CRB or another credit provider to investigate your complaint.

### *Disputed amounts*

While we hope that we will be able to resolve any complaint without needing to involve third parties, if you are not satisfied with the outcome of your complaint you can access our [Complaints Escalation Process](#). Please note that we will not take any credit management action whilst your complaint is being investigated. If you are still not satisfied with the outcome of your complaint, you can contact the [Telecommunications Industry Ombudsman](#), or make a complaint to the [Australian Information Commissioner](#).