

CREDIT - RELATED PERSONAL INFORMATION MANAGEMENT POLICY

HOW DO WE CONDUCT CREDIT CHECKS?

A credit check involves Itel7 disclosing personal information about you to a credit reporting agency or third-party information providers to obtain and use credit and other reports and information about you to assess your application. The reports and information that will be provided to Itel7 include personal information about you. Itel7's request for a credit check may be recorded by the credit reporting agency to create or maintain a credit information file about you.

Itel7 may also:

- request a credit report from a credit-reporting agency to assist in the collection of any overdue payments;
- and disclose information to a credit reporting agency to list default payments.

The following is the information that Itel7 may disclose to a credit reporting agency before, during and after you become an Itel7 customer:

- information in your application form and of your account;
- that you have applied for credit with Itel7.
- that Itel7 is a current credit provider to you;
- payments that are more than 60 days overdue and are in collections;
- any cheque of yours for \$100 or more which has been dishonoured more than once;
- any serious credit infringement committed by you;
- advice that payments are no longer overdue

Itel7 may also disclose certain information about you and any debt you have with Itel7 to a debt collection agency or any potential assignee.

When Itel7 conducts any credit check or discloses your personal information for credit purposes, it is bound by the Privacy and Telecommunications Acts.

WHAT KINDS OF CREDIT INFORMATION DO WE COLLECT OR HOLD?

Generally, we may collect and hold credit information about You which may include:

- Your name, date of birth, current and previous residential address, employment status, occupation, the name of Your current or last known employer and Your driver's license or passport number and residency or Visa status;
- the name of any entities which provide consumer credit to You, whether those entities hold an Australian credit license, the type of consumer credit those entities provide to You, the date on which the consumer credit is entered into and the terms and conditions relating to repayment of the consumer credit (or other terms and conditions relating to the consumer credit prescribed by regulations made under the Privacy Act), the maximum amount of credit available and the date any consumer credit is terminated or otherwise ceases to be in force;
- information as to whether any other credit provider, mortgage insurer or trade insurer has requested certain information about You from a credit reporting body, and the type of credit and amount of credit sought in connection with the request;
- the type of credit and the amount of credit sought in an application You have made to a credit provider;
- subject to the relevant credit provider having given you notice required under the Privacy Act, information about payment of an amount equal to or greater than \$150 (or a higher amount prescribed by regulations made under the Privacy Act) that you are at least 60 days overdue in making in relation to consumer credit, and information about when such an overdue payment has been paid;
- information as to any variation of the terms and conditions of consumer credit provided to You, or as to whether You have been provided with new consumer credit, because of payment being so overdue;

- information about a judgment of an Australian court that is made, or given, against You in proceedings (other than criminal proceedings) and that relates to any credit that has been provided to, or applied for by, You;
- information about You that is entered or recorded in the National Personal Insolvency Index and that relates to:
 - a bankruptcy of you;
 - a debt agreement proposal given by you;
 - a debt agreement made by you;
 - a personal insolvency agreement executed by you;
 - a direction given, or an order made, under section 50 of the Bankruptcy Act that relates to your property;
 - an authority signed under section 188 of the Bankruptcy Act that relates to your property;
 - any other publicly available information that relates to your activities in Australia or the external Territories and your credit worthiness; and
 - the opinion of a credit provider that you have committed, in circumstances specified by the provider, a serious credit infringement in relation to consumer credit provided by the provider to you.

HOW DO WE OBTAIN CREDIT INFORMATION?

We may obtain credit information in a number of ways, including:

- when You complete an Itel7 account application, service inquiry form, or similar;
- from third party companies like credit reporting bodies, other credit providers, law enforcement agencies and other government entities;
- from publicly available sources of information;
- during recordings of calls made when you contact Itel7.
- We may also collect credit information by other means and will take all reasonable steps to inform You if and when we do.

HOW DO WE HOLD THE CREDIT INFORMATION?

We hold that information in an encrypted electronic database located in Australia.

WHAT KINDS OF CREDIT ELIGIBILITY INFORMATION DO WE HOLD?

We may hold credit eligibility information about You, such as:

- any of the types of credit information listed above which was disclosed to Us by a credit reporting body under the Privacy Act;
- any personal information (other than sensitive information (as defined in the Privacy Act) about You that is derived by a credit reporting body from credit information about You that is held by the body that has any bearing on Your credit worthiness and that is used or could be used in establishing your eligibility for consumer credit; and
- information derived from that credit reporting information (as described below).

WHAT KINDS OF INFORMATION DO WE DERIVE FROM CREDIT REPORTING INFORMATION?

We derive information such as your credit score from the credit reporting information disclosed to Us by a credit reporting body.

WHY DO WE COLLECT, HOLD, USE OR DISCLOSE CREDIT INFORMATION OR CREDIT ELIGIBILITY INFORMATION?

We may collect, hold, use and disclose credit information and credit eligibility information about You for the following purposes:

- assessing Your application for a post-paid service;
- collecting payments that are overdue;
- a commercial credit related purpose

- Our internal management purposes that are directly related to the provision or management of consumer credit or commercial credit;
- assisting You to avoid defaulting on Your obligations under Your agreement(s) with Us.

ON WHAT BASIS DO WE MAKE A DECISION TO DECLINE/LIMIT YOUR APPLICATION FOR SERVICES?

Our decision to either decline or limit Your application for services may be wholly or partly based on the credit information or credit eligibility information that We receive from the credit reporting bodies that we use.

HOW CAN YOU ACCESS YOUR CREDIT INFORMATION OR CREDIT ELIGIBILITY INFORMATION?

You can access Your credit information or credit eligibility information from the relevant credit reporting bodies. Contact details for the credit reporting bodies that We use are:

Equifax

138 332 (personal)

1300 921 621 (business)

8.30 am – 5.00 pm AEST (Monday – Friday)

You can access Your credit information or credit eligibility information that We hold by contacting our credit team at credit@itel.com.au

HOW ACCURATE IS THE CREDIT INFORMATION OR CREDIT ELIGIBILITY INFORMATION WE HOLD? IF IT'S INCORRECT, CAN YOU HAVE IT CORRECTED?

We take reasonable measures to ensure that the credit information and credit eligibility information We hold is accurate, up-to-date, and complete.

If you think that the credit information or credit eligibility information, we hold about you is incorrect, you may seek to have it corrected by contacting our credit team at credit@itel.com.au

Please note that the above process is not for the purpose of requesting a review of Our decision to either decline or limit your application for services.

HOW CAN YOU COMPLAIN IF YOU BELIEVE WE HAVE FAILED TO COMPLY WITH THE PRIVACY ACT OR THE CREDIT REPORTING CODE?

If You believe that We have failed to comply with Division 3 of Part IIIA of the Privacy Act or the Credit Reporting Code, you may make a complaint by emailing complaints@itel.com.au and specifying the nature of Your complaint. If Your complaint relates to a breach of section 21T or 21V of the Privacy Act, you may complain to the Australian Privacy Commissioner.

If You make such a complaint to Us, We will:

- give You a written acknowledgment of Your complaint within 7 days after You made the complaint: and
- investigate the complaint. We will consult with any credit reporting body or credit provider that We consider necessary to investigate the complaint.

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After investigating the complaint, we will give You a written notice about Our decision. If We are unable to give that notice within 30 days after You made the complaint, We will inform You of this within 30 days after You made the complaint and notify You of the reason for the delay, the expected timeframe to resolve the complaint and seek Your agreement to Us giving that notice at a later date.

TO WHOM MAY WE DISCLOSE CREDIT INFORMATION OR CREDIT ELIGIBILITY INFORMATION?

We may disclose credit information or credit eligibility information to entities both within and outside Australia (including entities without an Australian link within the meaning of the Privacy Act). Entities outside of Australia to whom We may disclose credit information or credit eligibility information are likely to be located in New Zealand.

To which credit reporting bodies are We likely to disclose credit-related personal information?

The credit reporting bodies to which Itel7 is likely to disclose that information are:

Equifax (formally Veda Advantage)

138 332 (personal)

1300 921 621 (business)

8.30 am – 5.00 pm AEST (Monday – Friday)

Those credit reporting bodies may include the information We disclose in reports provided to credit providers to assist them to assess Your credit worthiness. If You fail to meet Your payment obligations in relation to consumer credit or commit a serious credit infringement, we may be entitled to disclose this to those credit reporting bodies.

CAN YOU REQUEST A CREDIT REPORTING BODY NOT TO USE OR DISCLOSE CREDIT REPORTING INFORMATION?

You may request a credit reporting body:

- not to use credit reporting information they hold about You for the purposes of pre-screening of direct marketing by a credit provider; and
- not to use or disclose credit reporting information about You, if You believe on reasonable grounds that You have been, or are likely to be, a victim of fraud.

HOW CAN YOU OBTAIN THIS POLICY OR A CREDIT REPORTING BODY'S POLICY ABOUT ITS MANAGEMENT OF CREDIT-RELATED PERSONAL INFORMATION?

You may obtain free of charge:

- You can reach out to our customer care team for a softcopy version of this policy.
- [Equifax's policy](#) about the management of credit-related personal information.

CREDIT CHECK CONSENT

IF YOU ARE AN INDIVIDUAL

Before we can process Your application, you will need to consent to Itel7 conducting a credit check and verifying Your personal details.

IF YOU ARE SELF-EMPLOYED OR A SOLE TRADER

Before we can process Your application, you will need to consent to Itel7 obtaining and using any report or information from a credit reporting agency which contains information about Your individual and commercial credit activities and credit worthiness.

Whether You are an individual, self-employed or a sole trader, by continuing with Your application with Itel7 You understand and agree that Itel7 can exchange with Your other credit providers, any credit report or other report about Your credit worthiness or history, or personal information contained in those reports to assess Your application.

If You are not going to be the principal end-user of the service, meaning that You will allow other people to use your Itel7 service, You understand and agree that Your Itel7 account may incur charges which You may not be aware of but which You will be required to pay.