Credit Reporting Policy

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1. Purpose

This Credit Reporting Policy explains how OM TELECOM collects, uses, discloses and protects credit-related personal information, in line with Part IIIA of the *Privacy Act 1988* (Cth) and the *Privacy (Credit Reporting) Code 2024* registered with the Office of the Australian Information Commissioner (OAIC).

2. When we check your credit

Before providing a new service on an account, or increasing a credit limit, we may check your credit history with a credit reporting body to assess your application and manage credit risk responsibly.

3. Credit reporting bodies we use

We currently obtain credit reports from Equifax. Their privacy policy and how to access or correct information they hold is available at equifax.com.au. We may use other credit reporting bodies (such as illion or CreditorWatch) from time to time; the current list is available on request.

4. What we may disclose to a credit reporting body

Where permitted under the Privacy Act, we may disclose identification details, the fact that you've applied for or hold a service with us, payment defaults of $150 or more that are overdue by 60 days or more (after we've given you the required notices), court judgments, and serious credit infringements.

5. What we may use credit reporting information for

We only use credit-related information to assess a credit application, manage and collect on an existing debt, and to meet our own risk-management and regulatory obligations. We don't use it for direct marketing.

6. Default listings

We won't list a payment default while it's the subject of a genuine dispute you've raised with us, or while you're keeping to an agreed financial hardship arrangement. Before listing a default, we'll give you the written notices required by law, including at least 14 days' warning.

7. If you're a victim of fraud or domestic violence

If your identity has been used fraudulently to obtain a service, or entries on your credit file relate to economic abuse in a family or domestic violence context, tell us — we'll work with you and the relevant credit reporting body to correct the record, and can request a ban period be placed on your credit report while the matter is investigated.

8. Access and correction

You can ask us for a copy of the credit-related information we hold about you, or ask us to correct it if you believe it's wrong. We'll respond within a reasonable timeframe and won't charge you for a correction request.

9. Complaints

If you have a complaint about how we've handled your credit information, contact us under our Complaint Handling Policy. You can also complain directly to a credit reporting body, or to the OAIC (oaic.gov.au) or the Telecommunications Industry Ombudsman (1800 062 058, tio.com.au).

10. Contact

Chief Compliance Officer · OM TELECOM · 12/9 Salisbury Rd, Castle Hill NSW 2154 · 1300 258 400 · compliance@omtelecom.com.au

11. Changes to this policy

We may update this policy to reflect changes to the law or the Privacy (Credit Reporting) Code. The current version is always available at omtelecom.com.au/policies.