

## Credit Information Management Policy

This Personal Credit Information Management Policy applies to individuals serviced by Internode.

The personal information that we collect, disclose, hold and use in accordance with our Privacy Policy at: <https://www.internode.on.net/privacy> includes credit-related personal information about you (credit information). In this policy, we set out how your credit information is specifically managed by us.

### This policy consists of the following sections:

- The credit information we collect and hold
- How we manage your credit information
- Access to your credit information
- How to make a complaint
- Your other important rights
- Policy updates

### The credit information we collect and hold

Credit information we collect and hold may include information that can verify your identity, your financial capacity (such as employment details), your payment history with us, the credit types, amounts and limits you've previously sought and/or obtained, information about overdue payments, default listings, serious credit infringements, payment arrangements, any previous credit assessments and publicly available information about your credit worthiness (such as a bankruptcy or any court judgement or orders against).

### How we manage your credit information

Some of the credit information is collected by us from you, disclosed to us by our related bodies corporate, other credit providers or credit reporting bodies, or derived from information disclosed to us by credit reporting bodies.

We use your credit information to assess your credit worthiness as a customer.

We may disclose your credit information to our related bodies, service partners or providers (such as debt collection agencies) and corporate credit reporting bodies. For example, if you fail to meet your payment obligations with us or commit a serious credit infringement, we may be entitled to disclose this information to a credit reporting body, who may then include

it in credit reports they provide to other credit providers. The credit reporting body that we use and to which we are likely to disclose such information, is:

Illion Australia Pty Ltd (Illion) and DBCC Pty Ltd, who may be contacted on:

- **Phone:** 13 23 33 or +61 3 9828 3200
- **Website:** <https://illion.com.au>

As set out in our Privacy Policy at: <https://www.internode.on.net/privacy> we may disclose credit information to overseas recipients. For example, we may disclose such information to our call centres located in New Zealand, the Philippines and South Africa.

## Access to your credit information

You may request access to and correction or deletion of your personal information, including your credit information by contacting our Privacy Officer, as set out in our Privacy Policy at: <https://www.internode.on.net/privacy>

## How to make a complaint

If you have any complaints about our management of your credit information, please contact our Privacy Officer, as set out in our Privacy Policy at:

<https://www.internode.on.net/privacy> and your complaint will be managed in accordance with our Complaints Handling Policy at: <https://www.internode.on.net/complaints>

## Your other important rights

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.

If you reasonably believe that you have been, or are likely to be, a victim of fraud, you may request a credit reporting body not to use or disclose credit reporting information about you.

You may obtain without charge a copy of:

- This Credit Information Management Policy at: <https://www.internode.on.net/creditpolicy> (or request it in hard copy)
- Illion's policy about its management of credit information at: <http://www.illion.com.au>

## Policy updates

Internode is continuously improving and enhancing our products and services to our clients

and we may update this policy from time to time. Any changes to this policy will be updated on this page.