

# Credit Check Policy

Prior to our accepting your application, you agree that you have provided to us all information relevant to our assessment of your credit rating. You have consented to the following:

- Our obtaining from a credit reporting agency a credit report containing personal information about you.
- Our giving to and seeking from any credit provider named in a credit report or in your application, information in relation to your credit rating including without limitation any information about your credit worthiness, credit history or credit capacity that credit providers are allowed to give or receive from other credit providers under the Privacy Act 1988.
- Our making independent enquiries of third parties concerning your financial standing and for this purpose you have authorised and permitted such third parties to supply such information regardless of any confidentiality or privilege which applies to the information sought; and
- Our providing any information we obtain about you to the relevant Carrier.

## We may share your information with the following companies

Each company is required to have a policy which explains how they will manage your personal information. You can view the policy for each company that we deal with at the relevant links below.

### Grenke (Finance Agreements)

Phone: 03 9132 4500

Email: [service.melbourne@grenke.com.au](mailto:service.melbourne@grenke.com.au)

Website: <https://www.grenke.com.au>

### Smart Ease (Finance Agreements)

Phone: 1300 795 695

Email: [enquiries@smartease.com.au](mailto:enquiries@smartease.com.au)

Website: <https://www.smartease.com.au>

## We may disclose information to the following credit reporting bodies

A credit reporting body is required to have a policy which explains how they will manage your personal information. You can view the policy for each credit reporting body that we deal with at the relevant links below.

### E-Collect

Telephone: 1300 666 585

Website: <https://www.ecollect.com.au/>

### CreditorWatch

Telephone: 1800 738 524

Website: <https://creditorwatch.com.au/>

### **You can take steps to protect your credit reporting information**

If you believe that you have been, or are likely to be, the victim of fraud (e.g. if you think that someone is misusing your identity to apply for credit) you have a right to ask a credit reporting body not to use or disclose your credit reporting information. You should contact the relevant credit reporting body directly if you want your credit information to not be used or disclosed in those circumstances.

### **How we manage your credit-related personal information**

For details about how we manage your credit-related personal information (including credit reporting information), please see our Privacy Statement Policy, or email us at [salesupport@exptel.com.au](mailto:salesupport@exptel.com.au)

### **How to access or correct your personal information or make a privacy complaint**

If you wish to access any of your personal information that we hold or would like to correct any errors in that information, please contact us using the contact details set out in the 'how to contact us' section of our Privacy Statement. We may apply an administrative charge for providing access to your personal information in response to a request.

You may also use those contact details to notify us of any privacy complaint you have against us, including if you think that we have failed to comply with the Australian Privacy Principles (APP) or any binding APP code that has been registered under the Privacy Act. We are committed to acknowledging your complaint in a prompt manner and will give you an estimated timeframe for when we will respond to your complaint.

While we hope that we will be able to resolve any complaints you may have without needing to involve third parties, you may also be able to lodge a complaint with a relevant regulator such as the Office Australian Information Commissioner (OAIIC) or the Telecommunications Industry Ombudsman.