

Telstra Credit Reporting Policy

July 2024



How we manage your credit information

This Credit Reporting Policy describes how we manage your credit information. It covers the kinds of information we collect, how we use it, who we share it with and your rights.

Who does this policy apply to?

The information in this Credit Reporting Policy is meant for anyone who applies for, or is receiving, a Telstra product or service that involves us providing credit. Some common examples include if you buy a device on a deferred repayment plan, have a post-paid mobile service or a Telstra Energy service.

This Credit Reporting Policy applies to Telstra Group Limited and all its Australian businesses, including Telstra Energy, but excluding Belong, Telstra Health, Telstra Foundation, Telstra Super, and other Telstra businesses that have their own privacy policies.

The current policy came into effect on 1 July 2024. We may need to update it over time but if we do, we'll post the updated version on our website at www.telstra.com.au/privacy/credit.

What credit information do we collect?

Credit information mostly relates to your past interactions with other organisations that provide credit, for example banks or other financial institutions, or any organisation that may provide credit in connection with their products or services. It may also include certain creditworthiness information we receive from credit reporting bodies.

Credit information that we collect includes:

- Identification information
- Your credit scores or assessments of your creditworthiness
- Details about information requests made about you to credit reporting bodies
- Current and historical details about your credit applications and credit arrangements
- Current and historical details about your employment, financial and income details
- Information about overdue payments, default listings and serious credit infringements, and information about payments or subsequent arrangements in relation to either of these things
- Publicly available information about you, your bankruptcy history and credit-related court judgments against you.

We may collect credit information directly from you or from credit reporting bodies for credit-related purposes.

How do we use your credit information?

We may use or disclose your credit information for a number of reasons, including:

- Processing credit-related applications and managing credit that we provide
- Helping you avoid defaulting on credit arrangements
- Collecting amounts you may owe us in relation to such credit arrangements and dealing with serious credit infringements
- Acting in connection with securitisation or other financing arrangements
- Participating in the credit reporting system
- Dealing with complaints or regulatory matters relating to credit or credit reporting
- Developing our own credit assessment and creditworthiness rating system
- Identifying or assessing any payment assistance requirements under our Payment Assistance Policy at www.telstra.com.au/aboutus/support-in-times-of-need
- When required or permitted by law
- Other purposes detailed in our Privacy Statement at www.telstra.com.au/privacy, except in relation to information we collect from credit reporting bodies, which we will only use and disclose as we've described above.

Who do we share your credit information with?

When you apply for our products or services, or deal with us in some other way that involves our products and services, we may share information about you with credit reporting bodies. We work with three credit reporting bodies, shown at the end of this section. These organisations may include your credit information in reports they share with other credit providers who help them assess your creditworthiness.

For example, if you fail to meet your payment obligations to us, or you commit a serious credit infringement in relation to our products or services, we may disclose this information to credit reporting bodies.

Every credit reporting body is required by law to have a policy which explains how they manage your personal information. You can view the policy for each of the credit reporting bodies we deal with using the details below:

Equifax Australian Group Pty Ltd

Formerly known as Veda

Call 13 83 32 or visit www.mycreditfile.com.au

illion Australia

Formerly trading as Dun and Bradstreet (Australia) Pty Ltd

Call 13 23 33 or visit www.illion.com.au

Experian Australia Credit Services Pty Ltd

Call 1300 783 684 or visit www.experian.com.au

We may also share your credit information with other third parties who provide credit-related services to us, including debt collectors and credit management agencies.

Your rights under this policy

Your credit reporting information is about you, and you have certain rights when it comes to how it's used. You have the right to exclude your credit reporting information in certain situations, protect it, access it and make corrections to your information. You can also make a complaint about a credit reporting issue.

You can exclude your credit reporting information from pre-screening for direct marketing

Some credit providers can ask credit reporting bodies to pre-screen their direct marketing offers for consumer credit by using credit reporting information. If you don't want this to happen, you have a right to ask a credit reporting body to exclude your credit reporting information from this sort of use. To do this, contact the credit reporting body directly.

You can take steps to protect your credit reporting information

If you believe you've been the victim of fraud, or are likely to be, you have a right to ask a credit reporting body not to use or disclose your credit reporting information. For example, if you think that someone is misusing your identity to apply for credit, you can ask for your credit information not to be used or disclosed. Contact the relevant credit reporting body directly to make this request.

You can access or correct your credit eligibility or credit information

If you want to access credit eligibility information we have about you, or you'd like to correct any of your credit or credit eligibility information held by us, for example, information that's inaccurate, out-of-date, incomplete, irrelevant or misleading, please contact us using the contact details in the 'How can you contact us?' section below. You can also access some personal information directly from your MyTelstra.

There's no charge to submit a request or correct your credit or credit eligibility information, however we may charge an administrative fee for providing access to your credit eligibility information at your request.

To ensure all your information is up to date, you should also contact credit reporting bodies and request access to credit reporting information they have about you.

You can make a complaint about your credit information

If you have a credit reporting issue, you can contact us using the contact details in the ‘How can you contact us?’ section below.

We’ll acknowledge your complaint in writing as soon as possible, and always within 7 days. And we’ll aim to investigate and resolve your complaint within 30 days of receiving it. If we need more time, we’ll let you know, and we will give you the reasons for the delay along with a new estimated timeframe. We may need to consult with a credit reporting body or another credit provider to investigate your complaint.

While we hope to be able to resolve any complaints you have, you can also lodge a complaint with any of the following regulators.

Telecommunications & associated products and services

- Telecommunications Industry Ombudsman (www.tio.com.au)

Energy products and services

- (NSW) Energy and Water Ombudsman of New South Wales (www.ewon.com.au)
- (Victoria) Energy and Water Ombudsman of Victoria (www.ewov.com.au)
- (Queensland) Energy and Water Ombudsman of Queensland (www.ewoq.com.au)
- (South Australia) Energy and Water Ombudsman (SA) (www.ewosa.com.au)

If your complaint cannot be resolved, you can also contact the Office of the Australian Information Commissioner (www.oaic.gov.au).

How can you contact us?

If you have any questions about this Credit Reporting Policy or the way we manage your credit-related personal information, or you’d like a copy of this Credit Reporting Policy sent to you (including in Braille), please call us on 1800 039 059 or email

privacy@online.telstra.com.au.

You can also download a print-friendly PDF of this policy on our website at

www.telstra.com.au/privacy/credit.

