

# CREDIT REPORTING POLICY

## Commander Phone & Key Phone

**IMPORTANT NOTE: This Credit Reporting Policy relates to us and each of our related bodies corporate who are deemed to be credit suppliers under the Privacy Act.**

In addition to the way we collect Personal and Sensitive Information in accordance with our Privacy Policy, we may, from time to time, also provide our customers credit. The Privacy Act imposes additional obligations on credit providers.

As part of receiving certain products and services from us, we will collect information from you (such as basic personal information, employment details and credit history) in order to ascertain whether you can pay for the products and services we provide you. If we collect such information it may then be provided to our external credit reporting organisations so that we can profile your creditworthiness. Generally, our external credit reporting organisations will provide us a credit assessment, which contains information on various aspects of your credit history, such as payment failures, bankruptcy or credit disputes.

Before we request a credit report on you, we will always seek your consent, either online or via voice recording. We do not seek credit reports on persons under 18 years of age. We may use a credit report to assist us to determine whether to supply the product or service to you

We may utilise the following credit reporting organisations to supply us a credit history about you:

- › Veda Advantage Information Services and Solutions Limited  
Website: [www.veda.com.au](http://www.veda.com.au)
- › Dun and Bradstreet (Australia) Pty Ltd  
Website: [www.dnb.com.au](http://www.dnb.com.au)

We may also supply your credit history and any information we receive from our external credit reporting organisations to various partners (some of whom are located outside of Australia), in order to perform credit related activities and manage your services. In particular, we may utilise printers, mail distributors, couriers and dispatch centres to provide billing and debt-recovery functions and will disclose such information to our external call centre in Manila, Philippines, for the purposes of managing your credit information and services generally on our behalf. We may also provide certain credit-related information to our mercantile agencies within Australia, for the purposes of assisting us with debt-recovery functions. In the event of default, there may also be occasions when we provide credit-related information to the agencies listed above that will be included in your credit file.

If you believe that you have been, or are likely to be a victim of credit fraud, you can contact a credit reporting organisation (including those listed above) and request that the organisation not use or disclose your credit history.

We recognise the importance of protecting the credit information we hold and ensuring that it is complete, accurate, up-to-date and relevant. You have a right to access credit reporting information we hold about you. If you feel aggrieved about the way we handled your credit, including if you would like to complain about the way we obtained your credit history or that we have supplied incorrect credit information about you, you can make a complaint in accordance with the complaint handling policy in our Privacy Policy at [www.vocus.com.au/legal/privacy](http://www.vocus.com.au/legal/privacy)

This Privacy Policy also provides information about how we use, collect and disclose your personal information (including your credit history).