Credit Reporting Policy

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1 ABOUT THIS POLICY

Some Yomojo services are supplied on credit, which means you use the service before you pay for it. Our postpaid services are an example. When we supply a service this way, Yomojo Pty Ltd (ACN 609 279 245) ("Yomojo", "we", "us") is a credit provider under Part IIIA of the Privacy Act 1988 (Cth).

This Policy explains how we handle credit information about individuals. It applies if you apply for, use or have used a service that we supply on credit, or if you are a sole trader, a director or a guarantor connected with a business application. It should be read with our Privacy Policy. Both are available at https://www.yomojo.com.au/terms.

We do not knowingly run credit checks on anyone under 18.

2 WHAT CREDIT INFORMATION DO WE COLLECT AND HOLD?

We collect and hold:

- information that identifies you, such as your name, date of birth, and current and previous addresses;
- the fact that you have applied to us for credit, and the amount;
- the credit report we get about you from a credit reporting body, which can include a credit score, credit enquiries, defaults, serious credit infringements, and public information such as court judgments and bankruptcy;
- our own records of your account, such as your payment history with us, overdue amounts, payment arrangements, and what you tell us about your financial situation if you ask for payment assistance; and
- what we work out from that information, such as whether your application meets our criteria.

The law calls the information in a credit report, and what we work out from it, credit eligibility information. We do not get repayment history information from a credit reporting body, or give it to one.

We store credit information in Australia. Access is limited to authorised staff who need it to do their jobs, and we use the security measures described in our Privacy Policy.

3 HOW DO WE COLLECT IT?

We collect credit information:

- from you, when you apply for a service, set up or manage your account, make a payment arrangement, ask for payment assistance or contact us;
- from the credit reporting body; and
- where you have agreed or the law allows it, from businesses that provide information about commercial credit worthiness, identity verification and fraud prevention providers, and debt collectors.

We will tell you before we run a credit check. We give you this notice, with a link to this Policy and our Privacy Policy, when you order a postpaid service, and we keep a record of your acceptance.

If you apply for a service for a business, we may need credit reporting information about you as an individual, for example as a sole trader, a director or a guarantor. We will only get it with your express consent, and we will keep a record of that consent.

4 WHAT HAPPENS WHEN WE RUN A CREDIT CHECK?

When you apply for a service that we supply on credit, we ask the credit reporting body for a credit report about you. For a personal application the law does not require your consent to that request, but we will always tell you first.

The credit reporting body keeps a record of our request on your credit file. It may use that record, and disclose it to other credit providers, to assess your credit worthiness, including to work out a credit score. A credit enquiry may affect your credit score. For example, several enquiries in a short time may lower it.

5 HOW DO WE USE IT?

We use credit information to:

- assess your application, decide whether to supply a service on credit and set a credit limit;
- manage your account and our credit risk;
- collect overdue amounts;
- assess a request for payment assistance;
- prevent and investigate fraud and serious credit infringements; and
- meet our legal obligations, and deal with complaints and disputes.

We do not use information from a credit reporting body for direct marketing.

A decision on an application may be made by a computer program, with no person involved. The program applies criteria that we set to the credit reporting information we receive, such as a minimum credit score, how long your credit file has existed and whether it shows any defaults. It also checks our own records of any previous account you have had with us. You can ask for the decision to be reviewed by a person.

6 WHO DO WE SHARE IT WITH?

We deal with Experian Data Registries Pty Ltd (Experian), a credit reporting body, for consumer credit reporting. Experian can be contacted on 1300 783 684 or at www.experian.com.au, where its own credit reporting policy is also available.

We may give Experian:

- information that identifies you;
- the fact that you have applied to us for credit, and the amount;
- default information, being an amount of $150 or more that is at least 60 days overdue;
- information that a default has since been paid; and
- information that you have committed a serious credit infringement, for example by acting fraudulently.

Experian may include this information in credit reports given to other credit providers, to help them assess your credit worthiness.

Before we disclose a default, we will send you two separate written notices at your last known address. The first states the overdue amount and asks for payment. The second states that we intend to disclose the default. We will not disclose a default

while a complaint about the amount is open, or while a request for payment assistance is being assessed.

Where the law allows it, we may also give credit information to:

- debt collectors and credit management providers;
- identity verification and fraud prevention providers;
- our professional advisers and service providers; and
- regulators, law enforcement agencies, courts, tribunals and dispute resolution bodies such as the Telecommunications Industry Ombudsman.

7 DOES IT GO OVERSEAS?

Our credit and accounts teams are located in the Philippines, where they are engaged for us through an outsourcing company. We also have a small number of sales and technical staff in Sri Lanka. We may disclose credit information to staff in both countries. Outside Australia, only authorised staff in the Philippines and Sri Lanka have access to credit reports and credit scores. We take reasonable steps to make sure credit information is protected and handled in line with Australian privacy and credit reporting law.

8 WHAT ARE YOUR RIGHTS?

Access: you can ask us for the credit information we hold about you. We will confirm your identity first and respond within 30 days. We do not charge for this.

Correction: you can ask us to correct credit information that is inaccurate, out of date, incomplete, irrelevant or misleading. We will respond within 30 days. If we agree, we will correct our records and tell the credit reporting body where the law requires it. If we do not agree, we will tell you why in writing and explain how to complain.

Your credit report: you can ask Experian for a copy of your credit report, or ask it to correct the report.

Direct marketing: you can ask Experian not to use your credit reporting information to select you for direct marketing offers from credit providers.

Fraud: if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud, you can ask Experian not to use or disclose your credit reporting information for a period.

To make a request to us, email privacy@yomojo.com.au or use our Contact Us page at https://www.yomojo.com.au/contact-us.

9 HOW DO YOU MAKE A COMPLAINT?

If you are concerned about how we have handled your credit information, a credit check, a default listing or a correction request, email privacy@yomojo.com.au with the details. You can also call us or write to us using the details in section 10.

We will acknowledge your complaint in writing within 2 working days. We will tell you our proposed resolution within 10 working days, or explain why we need longer and give you a new timeframe. In every case we will give you our written decision within 30 days, unless you agree in writing to a longer period. We do not charge you for making a complaint or for handling it.

If you are not satisfied with our response, you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or at www.tio.com.au, or the Office of the Australian Information Commissioner on 1300 363 992 or at www.oaic.gov.au.

10 CHANGES TO THIS POLICY, AND HOW TO CONTACT US

We review this Policy at least once a year, and we keep a dated copy of each version. The current version is always available at https://www.yomojo.com.au/terms. You can ask us for a copy in another form, such as a printed copy, and we will give it to you free of charge.

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