TABLE OF CONTENTS

Yomojo®

1 PURPOSE

Yomojo Pty Ltd (Yomojo, we, our or us) is committed to managing credit-related information lawfully, fairly, accurately and securely. This Credit Reporting Policy explains how Yomojo collects, uses, holds, discloses and manages credit information and credit eligibility information in connection with telecommunications products and services that involve the provision of credit.

This policy supports Yomojo's obligations under the Privacy Act 1988 (Cth), including Part IIIA of that Act, the Privacy (Credit Reporting) Code, the Australian Privacy Principles, applicable telecommunications consumer protection obligations, and other relevant Australian laws and regulatory requirements.

This Policy should be read together with Yomojo's Privacy Policy, Financial Hardship Policy, Complaint Handling Policy and any operational procedure governing credit assessments, default listing, debt recovery or privacy incident management.

2 SCOPE

This policy applies to credit-related information about individuals who apply for, use, or have used Yomojo products or services where credit is provided, or creditworthiness is assessed.

2.1 Customers and representatives

- Prospective customers applying for credit-based telecommunications services;
- Current customers receiving postpaid or credit-based services;
- Former customers whose information is retained in accordance with legal or business requirements;
- Authorised representatives acting on behalf of a customer;
- Guarantors or other individuals connected with an account, where applicable.

2.2 Personnel and service providers

This policy applies to all Yomojo employees, contractors, agents and service providers who access, use, disclose or manage credit information or credit eligibility information on behalf of Yomojo.

3 POLICY PRINCIPLES

Yomojo will apply the following principles when handling credit-related information:

- Collect only information that is reasonably necessary for lawful credit-related activities;
- Use and disclose credit information only for authorised business, customer support, credit management, hardship, fraud prevention or regulatory purposes;

Maintain reasonable safeguards to protect credit information from misuse, interference, loss, unauthorised access, modification or disclosure;

Keep credit information as accurate, complete and up-to-date as reasonably practicable;

Provide customers with clear access, correction and complaint pathways;

Ensure employees and service providers understand their privacy and credit reporting responsibilities.

4 DEFINITIONS

Term	Meaning
Credit information	Information about an individual that relates to credit history, creditworthiness, credit applications, credit arrangements, defaults or other credit-related dealings as recognised under Australian privacy and credit reporting law.
Credit eligibility information	Credit reporting information obtained from a credit reporting body and information derived from that information, where used to assess eligibility for credit or manage credit risk.
Credit Reporting Body or CRB	An organisation that collects, holds and discloses credit reporting information in accordance with Australian credit reporting law.
Default information	Information relating to overdue payments that may be eligible for disclosure to a credit reporting body where legal requirements are satisfied.
Serious credit infringement	A serious credit-related conduct of matter, including circumstances involving fraud or intentional avoidance of repayment obligations, as defined under applicable law.
Personal information	Information or an opinion about an identified individual, or an individual who is reasonably identifiable.

5 WHEN WE COLLECT CREDIT INFORMATION

Yomojo may collect credit information when it is reasonably necessary for providing, assessing, administering or recovering payment for credit-based telecommunications services. Examples include where:

- a customer applies for a post-paid mobile, broadband, voice, device repayment or other credit-based service;
- Yomojo assesses whether a customer is eligible for service activation or continued access to services involving credit.
- Yomojo manages overdue accounts, payment arrangements, hardship support, or debt recovery activities.
- Yomojo investigates suspected fraud, identity misuse, or serious credit infringements.
- Yomojo responds to complaints, regulatory enquiries, dispute resolution processes, or legal obligations.

For consumer credit assessments, Yomojo will advise the customer before conducting a credit assessment. Yomojo does not knowingly conduct credit assessments for individuals under 18 years of age.

6 TYPES OF CREDIT INFORMATION WE COLLECT

Subject to applicable law, Yomojo may collect and hold the following categories of credit-related information.

Category	Examples
Identification information	Name, date of birth, current and previous addresses, contact details, and identity verification details.
Credit assessment information	Credit scores, credit risk assessments, credit enquiries, and internal credit decisioning information.
Credit history information	Applications for credit, current or previous credit arrangements, repayment history, overdue payments, default information, and serious credit infringements.
Financial information	Employment information, income information, financial commitments and information relevant to payment capacity or hardship support.
Publicly available information	Bankruptcy, insolvency, court judgement or other publicly available creditworthiness information, where relevant and permitted.

7 SOURCES OF CREDIT INFORMATION

7.1 Information collected from customers

Yomojo collects credit-related information directly from customers through service applications, account setup, payment arrangements, hardship requests, customer support interactions, and complaint handling processes.

7.2 Information collected from Credit Reporting Bodies

Where permitted by law, Yomojo may obtain credit reporting information and credit eligibility information from credit reporting bodies to assess creditworthiness, manage credit risk or support lawful credit management activities.

7.3 Information collected from third parties

Yomojo may also collect credit-related information from identity verification providers, fraud prevention service providers, debt collection agencies, credit management providers, professional advisers, other credit providers or other authorised sources where permitted by law.

8 HOW WE USE CREDIT INFORMATION

Yomojo uses credit information only for legitimate business, customer support, credit management, hardship, fraud prevention, and regulatory purposes. These include:

Credit assessment: Assessing applications, determining eligibility for credit-based services, and setting appropriate credit limits.

Account management: Maintaining accounts, monitoring payment behaviour, managing ongoing credit risk, and supporting customer service activity.

Collections and debt recovery: Managing overdue accounts, payment arrangements, collections activity and authorised recovery actions.

Financial hardship: Identifying and assessing appropriate payment assistance, hardship arrangements, or support pathways.

Fraud prevention and security: Detecting, preventing and investigating fraud, identity misuse, unauthorised activity or serious credit infringements.

Regulatory compliance: Meeting legal obligations, responding to regulators, resolving complaints, and participating in dispute resolution processes.

Yomojo does not use credit information obtained from credit reporting bodies to create direct marketing lists.

9 DISCLOSURE OF CREDIT INFORMATION

Yomojo may disclose credit information where authorised or required by law, including to:

Credit Reporting Bodies;

debt collection agencies and credit management providers;

identity verification and fraud prevention service providers;

professional advisers and external service providers;

regulators, law enforcement agencies, courts, tribunals or external dispute resolution bodies;

other parties where the customer has authorised disclosure or where disclosure is required or permitted by law.

Yomojo will limit disclosure to information reasonably necessary for the relevant purpose and will apply appropriate contractual, technical and organisational safeguards where third parties process information on Yomojo's behalf.

10 CREDIT REPORTING BODIES

Yomojo currently deals with Experian Australia Credit Services Pty Ltd for credit reporting purposes, this now includes illion Australia Pty Ltd (formerly Dun & Bradstreet (Australia) Pty Ltd.

Experian can be reached on 1300 783 684 or visit experian.com.au

Experian may use disclosed information to assess creditworthiness, calculate credit scores, generate credit reports and support credit providers making credit-related decisions.

Customers can access Experian's consumer services to request a credit report, request a correction or manage a fraud-related ban.

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.

11 OVERSEAS DISCLOSURE

Yomojo may disclose credit information or credit eligibility information to overseas recipients located in the Philippines and Sri Lanka. Yomojo stores this information in Australia.

Where overseas access or disclosure occurs, Yomojo will take reasonable steps to ensure that credit information is protected and handled consistently with Australian privacy and credit reporting obligations. Reasonable steps may include restricting access to authorised personnel, requiring confidentiality and information security obligations, using secure systems, monitoring access and limiting use of credit information to approved business purposes.

12 SECURITY AND ACCESS CONTROLS

Yomojo will maintain reasonable technical, physical, and organisational safeguards to protect credit information from misuse, interference, loss, unauthorised access, modification, or disclosure. Controls may include:

- role-based access controls and user access reviews;
- identity verification and customer authentication procedures;
- multi-factor authentication where applicable;
- secure storage, transmission and monitoring controls;
- employee privacy and security training;
- incident response processes and escalation pathways;
- regular review of security practices and supplier controls.

Access to credit information must be limited to personnel with a legitimate business need and must be used only for approved purposes.

Yomojo retains credit-related information for as long as reasonably necessary for the purpose for which it was collected or for any period required by Australian law. Yomojo routinely reviews the information it holds and securely destroys or de-identifies it when it is no longer required, subject to applicable legal and record-keeping obligations.

13 CUSTOMER ACCESS, CORRECTION AND FRAUD PROTECTION RIGHTS

13.1 Access rights

Customers may request access to credit information and credit eligibility information Yomojo holds about them. Yomojo will verify the customer's identity before providing access.

13.2 Correction rights

Customers may ask Yomojo to correct credit-related information that is inaccurate, out of date, incomplete, irrelevant, or misleading. If Yomojo agrees that correction is required, Yomojo will update its records and notify relevant credit reporting bodies where required by law.

13.3 Fraud protection

If a customer believes they have been, or is likely to become, a victim of fraud or identity theft, they may contact a credit reporting body directly and request a temporary ban on disclosure of their credit reporting information.

13.4 How to make a request

Customers may submit access or correction requests by email to privacy@yomojo.com.au or through Yomojo's Contact Us page at Yomojo Contact Us

Written requests will be acknowledged and handled in accordance with Yomojo's privacy and complaints-handling processes.

14 COMPLAINTS AND EXTERNAL REVIEW

14.1 Complaints to Yomojo

Customers may lodge a complaint if they are concerned about how Yomojo has handled credit information, credit eligibility information, a credit assessment, a default listing, a correction request or any related privacy matter.

Credit reporting and privacy complaints may be emailed to privacy@yomojo.com.au. General service complaints may be emailed to complaints@yomojo.com.au.

14.2 External dispute resolution

If a complaint is not resolved to the customer’s satisfaction, the customer may contact the Telecommunications Industry Ombudsman for telecommunications complaints or the Office of the Australian Information Commissioner for privacy and credit reporting matters.

15 GOVERNANCE AND REVIEW

The Compliance & Risk function is responsible for maintaining this Policy, monitoring regulatory developments, coordinating review activity, supporting staff awareness, and escalating material credit reporting or privacy risks to management.

This policy will be reviewed at least annually and earlier if there is a material regulatory change, significant credit reporting incident, material change to Yomojo’s credit processes, or relevant direction from a regulator.

Non-compliance with this policy may result in corrective action, including training, process remediation, supplier management action or disciplinary action, depending on the nature and severity of the issue.