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Sky5G Australia Credit Reporting Policy

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AI-produced draft (version 1) — requires review by Australian privacy counsel against Part IIIA of the Privacy Act 1988, the Privacy (Credit Reporting) Code 2024 and the Privacy Regulation 2013 before it is published. Names in [square brackets] are placeholders to be filled in.

When you ask us for a post-paid service, a payment plan or hardware on instalments, we may need to check and record information about your credit history. This policy explains what **Wi-Sky Queensland Pty Ltd (ABN 91 613 554 546), trading as Sky5G Australia** does with that information: what we collect, where it comes from, how we keep it, who we share it with and when, and what you can do if you think something is wrong. It should be read with our Privacy Policy, which covers everything else we do with your personal information.

1. Who this policy applies to

This policy applies when you apply for, hold or have held a service or hardware from us that we supply before you pay for it in full (a post-paid plan, a payment arrangement, a device or modem on instalments, or a business account with payment terms). It does not apply to prepaid services or vouchers paid for in advance, because we do not assess credit for those.

2. The law this policy follows

Part IIIA of the *Privacy Act 1988* (Cth), the *Privacy (Credit Reporting) Code 2024* (the CR Code) and the *Privacy Regulation 2013* regulate how a **credit provider** handles credit-related personal information. Because we offer post-paid services and payment terms (we supply the service, or hardware on instalments, before you pay for it), we are a credit provider for those services, and section 21C of the Act requires us to have and publish this policy. The Australian Privacy Principles and our Privacy Policy continue to apply to everything else we do with your personal information. Where we also act as a carriage service provider, the Telecommunications Consumer Protections Code C628:2025 governs how we assess whether a plan is suitable and affordable for you; this policy covers only the credit-reporting part of that process.

3. The kinds of information we collect and hold

Credit information we may collect and hold about you:

- **identification information** — your name, any previous names, date of birth, sex, current and previous addresses, employer and driver's licence or other identity document numbers;
- **consumer credit liability information** — that you have an account with us, the kind of account (post-paid service or instalment arrangement), when it opened and closed, and the credit limit or amount of the arrangement;
- **information about credit applications** — that you have applied to us and the amount or kind of credit sought (an "information request");
- **default information** — a payment of $150 or more that is at least 60 days overdue, where we have followed the steps in section 6;
- **payment information** — that an amount previously listed as a default has since been paid;
- **new arrangement information** — that we have varied the terms of an overdue account or replaced it with a new arrangement;
- **court proceedings information**, **personal insolvency information** and **publicly available information** that a credit reporting body lawfully holds about you and gives us; and
- **serious credit infringement** information, in the narrow circumstances in section 6.

Credit eligibility information is what a credit reporting body gives us about you (your credit report and any score or rating it provides) and anything we derive from it, such as our own assessment of your application.

Under the Act a telecommunications provider is **not** a licensed credit provider, so we may not collect or disclose **repayment history information** (your month-by-month payment record) or financial hardship information to credit reporting bodies, and we do not. If that changes we will update this policy first.

4. Why and how we collect it

We collect credit information and credit eligibility information to:

- decide whether to offer you a post-paid service, a payment arrangement or hardware on instalments, and on what terms;
- confirm your identity and protect you and us against fraud;
- manage your account, including collecting overdue amounts and considering hardship arrangements;
- meet our legal obligations, including the responsible-selling and affordability assessment rules for telecommunications providers; and
- assist, where the law allows, another credit provider you have applied to.

We collect it:

- **from you**, when you apply (the application form, identity documents and anything you tell us);
- **from credit reporting bodies** — the bodies we use are [Equifax / illion / Experian — list the credit reporting bodies we actually use]; we tell you before we obtain a report, and the application form records your acknowledgment;
- **from other credit providers** you have dealt with, where the law allows us to confirm an application or a default;
- from our own records of how your account with us has been managed; and
- from publicly available sources such as court records and insolvency registers, through the credit reporting body.

When we collect credit information we tell you — in the application or at the time — who the credit reporting bodies are, how to get their policies, that we may disclose your information to them including defaults and serious credit infringements, that they may include it in reports given to other credit providers, and your rights to opt out of pre-screening and to request a ban period (section 7). This policy is that notice in long form.

5. How we hold and protect it

Credit information and credit eligibility information is held in our customer and billing systems, access-controlled to the staff who need it for the purposes above, logged, encrypted in transit and at rest, and backed up to Australian or in-country data centres [confirm locations]. Staff who handle it complete our privacy and confidential-information training. We keep it only while we need it for the purposes in section 4 and as long as the law requires: credit eligibility information obtained from a credit reporting body is destroyed or de-identified when we no longer need it for the purpose we got it for (and in any case within the period the CR Code permits), and account records are kept for seven years after the account closes for tax and legal purposes. Our Data Breach Response Plan explains what we do if any of it is lost or exposed.

6. How we use and disclose it

We use credit information and credit eligibility information only for the purposes in section 4. We **never** use it for direct marketing, and we do not sell it.

We may disclose it:

- **to credit reporting bodies** ([Equifax / illion / Experian — list the credit reporting bodies we actually use]): your identification information, that you have applied or hold an account, defaults and payment information after the steps below, new arrangement information, and serious credit infringements;
- **to another credit provider**, with your consent or where the law allows (for example to confirm a default or an application);
- **to a debt collector or to a party we assign a debt to**, who must handle it under the same rules;
- **to our service providers** (identity verification, billing, mail and collections providers) who act for us under contract;
- **to a guarantor or a person proposing to guarantee** your account, with your consent;
- **to a court, tribunal, regulator or law-enforcement agency** when required or authorised by law; and
- **to our professional advisers and insurers** where necessary.

Before we list a default. We may give a credit reporting body information about a **default** only if the overdue amount is **$150 or more**, has been overdue for **at least 60 days**, we have sent you a written notice asking for payment (section 6Q of the Act), and — at least 14 days before listing — a **second written notice** that we intend to disclose the default to a credit reporting body (section 21D(3)). We will not list a default while you are in a financial hardship arrangement with us that you are keeping to, nor during a dispute you have raised with us, the TIO or the OAIC about the amount. We list a **serious credit infringement** only where we reasonably believe you have fraudulently obtained credit or have left with an unpaid debt and we have been unable to contact you for at least six months after a default listing.

After you pay. If you pay an amount we have listed as a default, we tell the credit reporting body within the time the law allows (and in any case within 14 days) so that your report shows it as paid. If we have varied or replaced an overdue arrangement we tell the body that too.

Overseas disclosure. We do not routinely send credit information overseas. Some of our service providers host systems in [Australia / Singapore / the United States — confirm]; where that happens we take reasonable steps to ensure they handle it in line with this policy and the law, and we remain responsible for it.

7. Your choices

You may ask any credit reporting body not to use your information to **pre-screen** you for direct marketing by credit providers, and you may ask for a **ban period** (initially 21 days, extendable) on your credit report if you

believe you have been, or are likely to be, a victim of fraud. During a ban period we cannot obtain your report, so we may be unable to open a post-paid account until the ban is lifted; we will tell you if that is the case.

You can also ask us at any time not to use your contact details for marketing; that is handled under our Privacy Policy.

8. Access and correction

You can ask us for a copy of the credit eligibility information we hold about you, and ask us to correct anything that is wrong, out of date, incomplete, irrelevant or misleading. There is no charge. Write to sales@sky5g.com.au or call 1300 413 798 (Monday to Friday, 9am to 5pm (AEST)).

- We respond to an **access** request within **30 days**; we verify your identity first, and we give you the information in the form you ask for where practicable. The only reasons we would refuse are the ones the law allows (for example that giving access would prejudice a fraud investigation), and we will tell you the reason and how to complain.
- We respond to a **correction** request within **30 days**. If we agree, we correct our records and tell every credit reporting body and credit provider we have given the information to in the previous [three months — confirm], unless that is impracticable. If we do not agree, we tell you why in writing and how to complain, and you may ask us to attach a statement of your position to the information. If the correction needs another credit provider or body to act, we consult them and keep you informed.

9. Getting your credit report

You are entitled to your own credit report: Equifax (equifax.com.au), illion (illion.com.au) and Experian (experian.com.au) must each give you a free copy of your credit report once every three months, and whenever we have declined an application or listed a default on the basis of their information. Checking your report regularly is the best way to spot errors or identity theft early.

10. Complaints

If you think we have breached this policy or the credit-reporting law, tell us. Email sales@sky5g.com.au with "Credit reporting complaint" in the subject, call 1300 413 798, or use our Complaints Handling Process. We acknowledge a credit-reporting complaint within **7 days**, investigate it, consult any credit reporting body or other provider involved, and give you a written decision within **30 days** (we will tell you if we need longer and why). If you are not satisfied, or you would rather go straight to an independent body, you can contact the Office of the Australian Information Commissioner (OAIC, oaic.gov.au, 1300 363 992) or the Telecommunications Industry Ombudsman (TIO, tio.com.au, 1800 062 058). Making a complaint does not cost you anything.

11. Changes to this policy

We review this policy at least every 12 months and whenever the law or our practices change, and we publish the current version on our website. The owner of this policy is recorded in our legal document register.

12. Contact us

Who	How

Credit reporting and privacy enquiries	sales@sky5g.com.au Â· 1300 413 798 (Monday to Friday, 9am to 5pm (AEST))
Privacy Officer	[name, role, email]
Post	[postal address]
External dispute resolution	OAIC or the TIO (see section 10)