

## Credit Management Policy

### 1. Guarantees and security

- (a) We can make supply of Service conditional on you giving us and maintaining security and/or third party guarantees to our reasonable satisfaction. Generally, your credit card information would be required to fulfil this requirement.

**TCP Customers:** We will base the requirement for a security on the outcome of a credit assessment via your provided credit card or third-party credit agencies conducted in relation to you and the Service you are to acquire.

- (b) If we become entitled to suspend or terminate Service, we may make the resumption of Service conditional on you giving us, and maintaining, security and/or third party guarantees to our reasonable satisfaction.

**TCP Customers:** We will base the requirement for a security on the outcome of a credit assessment conducted in relation to you and the Service you are to acquire.

- (c) We may use a security payment to pay any billed Charge that is overdue, where you have not disputed the Charge.

**TCP Customers:** Before we access a security payment, we will advise you that it will be accessed within 5 working days and provide you an opportunity to pay within that period.

### 2. Credit reports

- (a) Acknowledgment and authority that credit information may be given to a credit reporting agency  
You acknowledge that section 18E(8)(c) of the Privacy Act allows us to give a credit reporting agency certain personal information about you, and you authorise us to do so. The information which may be given to a credit reporting agency is listed by Section 18E (1) of the Privacy Act and includes:

- (i) the fact that you have applied for credit, and the amount,
- (ii) the fact that we are a credit provider to you,
- (iii) payments which become overdue more than 60 days,
- (iv) advice that payments are no longer overdue,
- (v) in specified circumstances, that in our opinion, you have committed a serious credit infringement,
- (vi) that the credit provided to you by us has been discharged.

- (b) Authority for us to obtain certain credit information

If you apply to us for personal or commercial credit, you authorise us:

- (i) to obtain from a credit reporting agency a credit report containing personal credit information about you in relation to personal credit provided by us,
- (ii) to obtain from a credit reporting agency a credit report containing personal credit information about you in relation to commercial credit provided by us,
- (iii) to obtain a report containing information about your commercial activities or commercial creditworthiness from a business which provides information about the commercial creditworthiness of a person in relation to personal credit provided by us,
- (iv) to obtain a report from a credit reporting agency and other information in relation to your commercial credit activities.

(c) Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, you authorise us to give to and obtain from credit providers named in this credit application and credit providers that may be named in a credit report issued by a credit reporting agency, information about your credit arrangements. You acknowledge that this information can include any information about your creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

You acknowledge that the information may be used for the following purposes:

- (i) to assess your Service Order,
- (ii) to assist you to avoid defaulting on your credit obligations,
- (iii) to notify other credit providers of a default by you,
- (iv) to assess your creditworthiness.

**3. Services you acquire for others**

If you enter a Contract where you will not be the main actual user of the Service (e.g. you arrange an Internet Service for your children):

- (a) You are responsible for all use of the Service and all Charges incurred under the Contract.
- (b) If you give anyone else sufficient information about your Service (e.g. by giving them your user name, password or other credentials), they may be able:
  - (i) to uncap or unlimit any cap or other limits that apply to it,
  - (ii) to change Plans,
  - (iii) to disconnect Service, and
  - (iv) to do anything else that you could do.

You should treat all information that allows control of your Service as secret.

- (c) Internet and telephone Services can be used to buy goods and services from third parties. You may be liable for debts incurred to these third parties.