

# amaysim Credit Reporting Policy

Valid as of December 2020

## Credit Reporting Policy

amaysim Mobile Pty Ltd (ACN 645 692 093) and its related bodies corporate (collectively, "amaysim", "we", "our" or "us") is committed to the protection of personal privacy. This Credit Reporting Policy (**Credit Policy**) covers amaysim's collection, management and disclosure of credit information and credit eligibility information held by it and should be read in conjunction with our Privacy Policy. This Credit Policy also addresses a number of matters required under the *Credit Reporting Code of Conduct (CR Code)* and *Privacy Act 1988 (Cth) (Privacy Act)*.

amaysim may update this Credit Policy from time to time. The most current version will be located on the amaysim website at [www.amaysim.com.au](http://www.amaysim.com.au) and is also available by contacting our Credit Manager by email or at the address detailed below.

This Credit Policy relates to us and each of our related bodies corporate who are deemed to be credit providers under the Privacy Act.

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

### Why we collect Credit Information

As part of receiving certain products and services from us, we will collect information from you in order to ascertain whether you can pay for the products and services we provide you, including, but not limited to:

- assess an application for credit
- verify your identity;
- derive scores, ratings, summaries and evaluations relating to your credit worthiness;
- manage credit we may provide (including in relation to specific offers).

### Types of Credit Information that amaysim collects and holds

The type of information we collect from you may include:

- identifying details such as your name, birth date, drivers license number, address(es), telephone number(s) and other contact details;
- the type of credit offered and the terms of such credit (including when it was entered into, repayment, maximum amount of credit available and when it ceases);

- any applicable repayment history;
- any court judgment that relates to any credit that has been provided to, or applied for by you;
- any personal insolvency information about you (as defined in the Privacy Act);
- publicly available information about you that relates to your activities in Australia and your credit worthiness.

### **Supply of Credit Information**

If we collect such information, it may then be provided to our external Credit Reporting Organisation so that we can profile your creditworthiness.

Generally, our external Credit Reporting Organisation will provide us a credit assessment, which contains information on various aspects of your credit history, such as payment failures, bankruptcy or credit disputes. We may utilise the following organisation to supply us a credit history about you and assist in undertaking collection and enforcement activities:

Illion Australia and New Zealand Pty Ltd.

Website: [www.illion.com.au](http://www.illion.com.au)

### **How you can request the correction of your Credit Information**

If you have accessed your Credit Information from amaysim or our Credit Reporting Bodies and believe that it is not accurate, up to date, complete, irrelevant, or misleading, then you can request our Credit Manager or Credit Reporting Bodies to correct it.

amaysim will comply with the Privacy Act in relation to any request for the correction of your Credit Information.

## How to contact the Credit Reporting Body

You may contact our Credit Reporting Bodies by using the following information. If you have any questions regarding your publicly held personal credit file then please contact:

Illion  
D&B Public Access Centre:  
<https://www.illion.com.au/contact-us/> or call: 132333  
<https://www.checkyourcredit.com.au/>

Equifax – Public Access  
Equifax Australia Information Services and Solutions Pty Limited  
<https://www.equifax.com.au/contact>  
<https://www.equifax.com.au/personal/resolution-centre>  
<https://www.equifax.com.au/personal/products/my-credit-file>  
Phone: 138 332

## How to contact amaysim

If you have any questions about this Credit Policy, if you wish to update or correct information we hold about you or if you wish to make a complaint about our collection, use, management or disclosure of your personal information under this Credit Policy then please, in the first instance, contact:

The Credit Manager  
amaysim Mobile Pty Ltd  
PO BOX R567  
Royal Exchange  
NSW, 1225

Phone: (02) 80203580  
Email: [credit@amaysim.com.au](mailto:credit@amaysim.com.au)

amaysim will take reasonable and prompt steps to remedy any issues resulting from our failure to comply with any of our obligations under this Credit Policy and the associated amaysim Privacy Policy.

For full information about how we use, collect and disclose your personal information (including your credit history), please refer to our Privacy Policy.