

Splice Internet Pty Ltd

ACN 682 918 083

Privacy and Credit Management Policy

October 2025

SPLICE

INTERNET

Privacy and Credit Management Policy

This policy sets out how we manage your personal information, customer information and other information, including your credit information and credit eligibility information.

Our intention is to ensure that we meet obligations to our customers in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**) and Part 13 of the *Telecommunications Act 1997* (Cth) (**Telecommunications Act**).

Credit reporting

When you apply for a service or otherwise deal with us, we may collect information about you from and provide your personal information to credit reporting bodies, which are businesses that provide other entities, such as us, with information about an individual's credit worthiness and the individual's eligibility for consumer credit.

The credit reporting body may subsequently include that information in reports it provides to other credit providers, which is used in assessing your credit worthiness. If you do not meet your payment obligations to us, or if you commit a serious credit infringement in relation to our services, we may be entitled to disclose this information to Credit Reporting Bodies.

We store information about your credit and credit eligibility in the same manner that we store your personal information.

The type of credit and credit eligibility information that we may collect, store or disclose includes:

- identity information;
- information requests to credit reporting bodies;
- credit applications and credit arrangements;
- data about overdue payments, default listings or serious credit infringements, and subsequent payments or arrangements;
- bankruptcy or credit related court proceedings and other publicly available information; and
- credit scores, risk assessments and credit worthiness

We may use or disclose information about your credit in order to:

- process applications and manage credit;
- develop our credit rating systems;

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- collect your debts;
- assist you to avoid default and to assess or manage a financial hardship application;
- deal with serious credit infringements;
- deal with complaints;
- deal with regulatory matters, court orders and when required or authorised by law;
- assign debts to a third party; and
- adhere to our credit reporting obligations.

You have a right to request credit reporting bodies to not use your credit reporting information for pre-screening of direct marketing by a credit provider.

You may also ask them to not use or disclose your credit reporting information if you believe you are a victim of fraud.

The credit reporting body that we use is:

Equifax Australian Group Pty Ltd

Telephone: 138 332

Address: Equifax Australian Group Pty Ltd, PO Box 964 North Sydney NSW 2059

Email: membership.query@veda.com.au

Website: www.mycreditfile.com.au

Credit reporting bodies are required to disclose how they manage credit-related personal information. You can view Equifax's credit policy on its website at www.equifax.com.au/credit-reportinMMg-policy.

Information we collect and store

We may collect and store a range of information about you, including your name, birth date, contact details (such as physical address, email address, telephone numbers), occupation, driver's license number, username and password, financial information (such as credit card or bank account details) and information about how you use our products and services.

Depending on the circumstances, we may collect additional information about you; for example, where we have a legal obligation to undertake customer identity verification checks necessary to access or vary your account information.

You may also need to provide personal information about other people to us, such as authorised representatives that you have asked to assist you in dealing with us or to whom you have given access to your account. You must inform these people that you are providing their personal information to us and inform them about this policy.

Customer calls to and from our offices may be recorded and transcribed for quality, monitoring and coaching purposes. You may request our customer service team provide a copy of a recording.

We may also collect and store personal information about you to meet our obligations under the data retention provisions in the *Telecommunications (Interception and Access) Act 1979* (Cth).

How we collect your information

We might collect your information:

- From you, when you contact us, visit our website or apply for a service.
- From third parties, including businesses that we are related to or do business with, credit reporting bodies and your representatives.
- From publicly available sources of information.
- From our records of how you use your products or services.
- When legally authorised or required to do so.

If you choose not to provide us with certain personal information, we may not be able to provide you with the service you want.

How we store your information

We may store your information in written documents or electronically, in data storage facilities that we own and operate, or that are owned and operated by our service providers. We take all reasonable steps to protect your information from unauthorised disclosures.

How we use your information

We may use your information to:

- Verify your identity.
- Undertake checks for creditworthiness or fraud.
- Provide you with services, information about services or customer assistance.
- Manage services you acquire from us, to bill you and to collect any amounts you may owe us.

- Monitor network use and performance.
- Operate our network and systems.
- Comply with our legal obligations.

Direct marketing

If you opt-in, your information may be used by us, our related entities, dealers and other business partners to market products, services and special offers to you. This marketing may involve a range of media and may continue after you are no longer using our service.

Disclosure of your information

We may disclose your information to third parties that provide services to us that are used in providing our service to you. This may include third parties that assist us with:

- Handling customer enquiries.
- Installing and maintaining services and infrastructure.
- Mailing operations, billing and debt-recovery functions.
- Information technology.
- Market research, marketing, telemarketing and door-knocking services.

We may disclose your information to:

- People that you ask us to, such as your authorised representatives or advisers.
- Credit reporting bodies and fraud checking agencies, and to credit providers for credit-related purposes – including creditworthiness, credit rating, credit provision and financing.
- Our dealers, related entities or business partners.
- Other telecommunications and information service providers or to our wholesale or other customers from or through whom you may acquire products or services.
- The Integrated Public Number Database manager, and other organisations as required or authorised by law.
- Law enforcement and security agencies, and other government and regulatory authorities as required or authorised by law.
- Third parties as required by or in accordance with any industry code or industry standard registered under the Telecommunications Act.
- Third parties that assist us with managing or developing our business or corporate strategies and functions.
- The purchaser of our business or assets.

How to access or correct your personal information or make a privacy complaint

You may contact us to access your personal information that we store including credit eligibility information, and you may correct any errors in that information. It is free to access and correct your information.

You also have the right to make a privacy complaint against us; for example, if you believe that we have not complied with our obligations in the Australian Privacy Principles (**APP**) or a code registered under the Privacy Act.

We will promptly acknowledge and respond to your complaint. If you are not satisfied with our proposed resolution, you can lodge a complaint with the Australian Information Commissioner (www.oaic.gov.au) or the Telecommunications Industry Ombudsman (www.tio.com.au).