

### About this policy

The purpose of this Credit Management policy is to ensure that all customers and former customers are treated with fairness in relation to the Credit Management process. We believe in adopting best practice as set out by the ACCC and ASIC to achieve this outcome.

Credit Management refers to the process by which we:

- 🏠 help our customers to manage spend on our services;
- 🏠 manage any credit risk you may pose to us; and
- 🏠 collect outstanding debts

### Credit Management charges

Pentanet will not impose Credit Management charges unless the charges are a reimbursement of our costs and we have advised you of the amount or method of calculation.

We also do not impose reconnection charges following suspension or disconnection if it was an error on our behalf.

### Credit assessment

Under the Telecommunications Consumer Protection (TCP) Code, we must undertake a credit assessment before selling a service to you. The assessment will assist us in determining whether you can pay for the products and services we provide you.

### Liability

If you apply for a service with us, you are responsible for the use and payment of the service. This applies even if you are not going to be the principal end user.

### Spend management

We offer a range of spend management tools to assist our customers in managing their telecommunications expenditure and reduce the risk of bill shock. All spend management tools are available at no cost to you.

More information regarding our spend management tools can be found under [Additional Resources](#) on our [website](#).

### Financial hardship

Financial hardship refers to a situation where you are unable to discharge your financial obligations under your contract with Pentanet and you reasonably expect to be able to discharge those obligations if payment and/or service arrangements were changed.

Our Financial Hardship Policy outlines how we assess your eligibility for assistance and how we work with you to come to a suitable arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position.

When an arrangement under the Financial Hardship policy is being discussed or is in place, we will suspend all Credit Management action.

We will contact you and recommence Credit Management action if you;

- 🏠 fail to meet your obligations and fail to contact us to discuss a new arrangement;
- 🏠 are further increasing the debt owed; or
- 🏠 agree that the arrangement is unable to be completed.

Our Financial Hardship policy can be found in its entirety under [Additional Resources](#) on our [website](#).

### Reviewing Credit Management decisions

At your request we will review any decision to restrict, suspend or disconnect the service, and will inform you of the outcome. If we are unable to undertake the review immediately, we will notify you of a date the review will be completed.

If you are dissatisfied with the outcome of the review and wish to take the matter further, you may make a complaint.

For more information on how to make a complaint, please refer to our Complaints Handling Process which can be found under [Additional Resources](#) on our [website](#).

### Disputed amounts

If a specified disputed amount is the subject of an unresolved complaint, we will suspend Credit Management action until the dispute is resolved. However, keep in mind that Credit Management action may apply to amounts which are not included in the complaint.

Once the complaint is resolved, we will inform you of when Credit Management action is due to commence.

If we sell or assign your debt to a third party, or list the debt with a Credit Reporting Body, we will exclude disputed amounts that are the subject of an unresolved complaint.

### Default listing

Where we become aware that a customer or former customer has been default listed with a Credit Reporting Body in error, we will use all reasonable endeavours to inform the Credit Reporting Body within 1 Working Day.

### Failure to pay

If you can demonstrate that you have taken all reasonable steps to pay a known due debt, but the payment has failed due to the fault of a third party or Pentanet, we will ensure that:

- 🏠 If the default has been listed with a Credit Reporting Body, we will notify them of the error within 1 Working Day;
- 🏠 No additional Credit Management charges apply and;
- 🏠 No other credit related disadvantages arise for you.

in the Telecommunications Act 1997 and the Telecommunications (Interception and Access) Act 1979.

Our full Privacy & Credit Reporting Policy can be found under [Additional Resources](#) on our [website](#).

### Restriction or suspension of service

Sometimes we may need to restrict your service for credit or debt management reasons. This generally occurs when you have an overdue account with us. We'll be sure to inform you of the reason(s) for the restriction and how it can be removed.

If we do need to restrict or suspend your service, we'll notify you of any on-going or additional charges that will still apply and if this will affect other services you have with us. We'll also let you know about our Financial Hardship policy in case you need assistance.

### Disconnection of service

We will always notify you prior to disconnecting your service for credit or debt management reasons. A disconnection notice will be issued to you notifying;

- 🏠 of the date the disconnection will take place;
- 🏠 that the service plan you were on may no longer be available;
- 🏠 of any impacts this disconnection may have on other services you have with us;
- 🏠 that the default may be disclosed to a Credit Reporting Body and may be added to your credit file;
- 🏠 about our Financial Hardship policy;
- 🏠 that the debt may be passed to a collection agency and/or debt buyer; and
- 🏠 That legal action may be taken to recover the unpaid debt.

### Debt collection

If your bill is not paid on time and there has been no response to our requests for payment, we may have to forward your debt to a debt collector. If this occurs, you may be liable for fees associated with the collection of your debt. We'll let you know if any will apply to you.

### Sale of debt

We will not sell your debt whilst an agreement under the Financial Hardship policy is being discussed or is in place, or if the debt is the subject of an unresolved complaint.

We will only sell a debt to a debt buyer if that debt buyer is a member of an ASIC approved external dispute resolution scheme. We will notify you in writing within 25 Working Days that debt has been sold or arrange for the purchaser to notify you on our behalf.

We will also resolve any billing complaints or telecommunications service issues that arise after a debt has been sold or assigned to a third party.

### Your privacy

Pentanet is committed to protecting your personal information in accordance with the Privacy Act 1988 (the "Privacy Act"). We also operate within the rules outlined