



Flip Credit Reporting Policy

Version: 7 November 2025

Flip TV Pty Ltd (ACN 600 712 230) (**Flip, us, our or we**) is committed to the protection of your credit information. This policy is applicable to you if you have applied for, or received, a product or service that involves Flip providing credit - for example, post-paid NBN or mobile plans. This policy applies to Flip and the other companies in our corporate group, such as Flip TV Australia Pty Ltd, Flip TV Services Pty Ltd, Flip Connect Pty Ltd and Flip TV Holdings Pty Ltd.

In this policy, we use the term 'credit information' as an umbrella term to refer to credit information (as defined in the *Privacy Act 1988* (Cth)) as well as credit eligibility information, CP derived information, credit reporting information or credit-related personal information, as these terms are defined in the *Privacy Act 1988* (Cth) and the *Privacy (Credit Reporting) Code 2025*.

As credit information is a type of personal information, this policy should be read in conjunction with our Privacy Policy which can be found [here](#) which covers general information about how we manage all personal information we collect and hold about you.

We may update this policy from time to time and any updates to this policy become effective when published on our website.

1 Types of credit information we collect

The types of credit information we collect and hold about you could include:

- identification details, such as your name, address, date of birth and gender;
- government related identifiers such as your licence or passport details;
- current and historical details about your employment;
- default and repayment history, credit card information and banking details;
- details about your applications for, and use of, our products or services;
- history of the types and amounts of credit you have sought and previous information requests to credit reporting bodies;
- details of your consumer credit liability, including details of your other credit providers and the terms of those arrangements;
- personal insolvency information;
- publicly available information about you and your credit worthiness, such as court judgements;
- information about serious credit infringements, including actual or suspected fraud;
- credit eligibility information, such as credits scores, credit risk assessments or any analysis of your eligibility for credit, that we have received from a credit reporting body; and
- information we have derived from information provided by credit reporting bodies for purposes related to establishing your eligibility for credit, including our own internal summaries of their information.

2 How we collect your credit information

We may collect credit information from:



- you, when you apply to receive a product or service from us;
- credit reporting bodies and other credit providers;
- bodies that issue identification documents to help us check your identity;
- our service providers involved in helping us to assess applications, provide credit or to administer billing for our products, including our debt collectors and our legal advisers;
- our distributors and dealers where they process your product applications and provide your credit information to us;
- other companies in our corporate group; and
- any other third party you have requested that we seek credit information from.

How we hold your credit information

The security of your credit information is important to us. We store your credit information electronically on our premises and with third party data storage providers. In limited circumstances we may also store your credit information in hard copy form.

How we use your credit information

We may use your credit information to:

- process your application for any product or service that involves Flip providing credit;
- manage the credit that we provide;
- conduct credit checks with credit reporting bodies to assess your credit worthiness;
- assess financial hardship assistance applications;
- assess and co-ordinate the securitisation of loans;
- manage debt collection, confidential dispute resolution or legal proceedings;
- deal with complaints and internal administrative matters;
- deal with regulatory matters and comply with our obligations under applicable laws, regulations and codes;
- derive summaries or other information relating to your credit worthiness which are used in our credit assessment process; and
- achieve any other purposes set out in our Privacy Policy.

We sometimes use artificial intelligence processes in our products or services, or to achieve the other purposes set out above. We incorporate elements of automated decision-making in our onboarding processes when we assess your application to become a customer. We may use credit eligibility information, in particular your credits scores and credit risk assessments received from credit reporting bodies, within the automated decision-making process.



3 How we disclose your credit information

Credit reporting bodies

We may exchange your information with a credit reporting body if you are applying for a product or service and we are assessing your credit worthiness, if you default on your payments to us for our products or services, or if you make a financial hardship application to us. We do not require your consent to disclose your credit information to a credit reporting body for the purpose of requesting information about your credit worthiness.

The information we disclose about you to credit reporting bodies may include information about your repayment history, your hardship arrangements, details about any defaults or failures by you to meet your payment obligations, or any serious credit infringements you commit. When we give your information to a credit reporting body it may be included in the reports that the credit reporting body gives to other organisations to help them assess your credit worthiness, including for the purposes of calculating your credit score or credit rating. If this information reflects adversely on your credit worthiness, this may impact on your ability to get credit from other credit providers or to act as a guarantor.

The credit reporting bodies we use to conduct credit checks are Equifax and Experian. You can view Equifax's credit reporting policy on its website <https://www.equifax.com.au/credit-reporting-policy> or contact Equifax directly on 13 8332 or via their website <https://www.equifax.com.au/contact>. You can view Experian's credit reporting policy on its website <https://www.experian.com.au/content/dam/noindex/apac/australia/Experian-Australia-Credit-Services-Privacy-Policy-FINAL.pdf> or contact Experian directly on 1300 783 648 or via their website <https://www.experian.com.au/contact-us>.

You have the right to request that Equifax, Experian and any other credit reporting bodies do not use credit reporting information for the purpose of pre-screening direct marketing by a credit provider. You also have the right to request that Equifax, Experian and any other credit reporting bodies do not use or disclose credit reporting information about you if you believe on reasonable grounds that you have been, or are likely to be, the victim of fraud.

Our related companies, partners and other third parties

We may disclose your credit information to our related companies, our partners and other third parties including:

- third party service providers such as IT consultants;
- financial institutions and other credit providers;
- auditors, legal representatives, regulatory bodies and government authorities;
- any other third parties where you have given consent or requested your credit information is disclosed to; and
- any other parties set out in our Privacy Policy.

Sharing your personal information outside Australia

In some cases, we may disclose your credit information to organisations located overseas or that may not have an Australian link, including to Fiji, Canada, United Kingdom, India, Japan, New Zealand, Philippines, Singapore, Malaysia, South Africa, Indonesia, United States of America, Germany, Italy, Egypt, and any other location described in our Privacy Policy. Please refer to our Privacy Policy for further information.



4 How you can access or correct your credit information

You can request access to or correction of your credit information by contacting us via the contact details listed below in the 'Contact us' section.

If you ask us to provide access to your credit information, we will usually give you access once we have verified your identity. We will acknowledge receipt of your request, and if you tell us specifically what you wish to access, we will usually be able to provide it to you within 30 days of receipt of your request.

If you request access to records which are not current or your request is otherwise complex, it may take longer to locate those records, and we may charge you a small administrative fee to cover our costs to provide access. If there is a fee, we will let you know beforehand so you can decide whether to proceed.

If we agree that your credit information needs to be corrected, we will do so within a reasonable period of time. If we cannot give you access to your credit information, correct or delete your credit information or if it is not appropriate to make the changes you request, we will contact you to explain why.

5 How you can make a complaint

You can make a complaint about our handling of credit information we hold about you by contacting us via the contact details listed below in the 'Contact us' section. We are committed to resolving complaints reasonably. We aim to investigate and respond to your complaint within 30 days.

If you feel your issue hasn't been resolved to your satisfaction, you can contact the Telecommunications Industry Ombudsman (**TIO**). The TIO is the external dispute resolution body for consumer complaints about the disclosure of credit information within the telecommunications industry. You can contact the TIO by:

- Phone: 1800 062 058
- Online: <https://www.tio.com.au/complaints>
- Mail:

Telecommunications Industry Ombudsman
PO Box 276
Collins Street West VIC 8007

You can also contact the Office of the Australian Information Commissioner by:

- Phone: 1300 363 992
- Online: www.oaic.gov.au/privacy
- Mail:

Office of the Australian Information Commissioner
GPO Box 5288
Sydney NSW 2001

6 Contact us

Please contact us if you have any questions or comments regarding our credit reporting policy.

You can contact us by:



- Email: complaints@flipconnect.com.au
- Phone: 1300 354 788
- Mail:

Flip TV Australia
Locked Bag 9002
Maroubra NSW 2035