

Your application is subject to a credit check and verification of personal details (including but not limited to employment details and immigration status). A credit check involves Fibre2air disclosing personal information about you to a credit reporting agency or third party information providers in order to obtain and use credit and other reports and information about you to assess your application. The reports and information that will be provided to Fibre2air include personal information about you. Fibre2air's request for a credit check may be recorded by the credit reporting agency to create or maintain a credit information file about you.

Fibre2air may also:

request a credit report from a credit reporting agency to assist in the collection of any overdue payments; and disclose information to a credit reporting agency in order to list default payments.

The credit reporting agencies to which Fibre2air is likely to disclose information are:

Illion, formerly known as Dun & Bradstreet, can be contacted via email at clientservices@dnb.com.au or by calling Client Services on 13 23 33 during business hours Monday to Friday. That information is available to you without charge for 90 days following the date of this notice.

Equifax can be contacted by calling 1300 921 621 during business hours Monday to Friday. That information is available to you without charge for 90 days following the date of this notice.

The following is the information that Fibre2air may disclose to a credit reporting agency before, during and after you become a Fibre2air customer:

Information in your application form and particulars of your account;
that you have applied for credit with Fibre2air ;
that Fibre2air is a current credit provider to you;
payments that are more than 60 days overdue and are in collections;
any cheque of yours for \$100 or more which has been dishonoured more than once;
any serious credit infringement committed by you;
advice that payments are no longer overdue

Fibre2air may also disclose certain information about you and any debt you have with Fibre2air to a debt collection agency or any potential assignee.

When Fibre2air conducts any credit check or discloses your personal information for credit purposes, it is bound by the Privacy and Telecommunications Acts

Fibre2air is also required by law to seek your specific agreement to the following.

[If an individual]

By continuing with your application, you agree that Fibre2air can conduct a credit check and verify your personal details.

[If self employed/sole trader]

By continuing with your application, you agree that Fibre2air can obtain and use any report or information from a credit reporting agency, which contains information about your individual and commercial credit activities and credit worthiness, in order to assess your application. By continuing with your application, you agree that Fibre2air can exchange with your other credit providers, any credit report or other report about your credit worthiness or history, or personal information contained in those reports, to assess your application.

[If you are not going to be the principal end user of the service]

If you will allow other people to use your Fibre2air service, by continuing with your application, you agree that charges may be incurred on your account that you will not be aware of and which you will be required to pay.