

Jeenee Mobile Credit Reporting Policy

Jeenee Mobile is committed to the protection of the personal privacy of all of our current and former customers. Jeenee Mobile may provide credit to our customers in connection with services.

This usage of personal information is undertaken in accordance with the Privacy Act 1988, the Privacy (Credit Reporting) Code of 2014 and our Privacy Policy.

1. How Jeenee Mobile collects, uses and holds credit information & credit eligibility information

The Privacy Act 1988 provides a definition of credit information. This information includes:

- Identification information about you
- Information about your account
- Details of information requests we make about you to our Credit Reporting Body
- Information about overdue payments and about serious credit infringements and information about payments or subsequent arrangements in relation to either of these
- Publicly available information
- Credit eligibility information includes information that we receive from our Credit Reporting Body that relates to your credit worthiness.
- We store and safeguard your credit information and credit eligibility information in the ways described in our Privacy Statement.

2. Credit Reporting Body (CRB)

If we collect such information it may be reported to our external Credit Reporting Body so that we so that we can profile your creditworthiness. Generally, our external Credit Reporting Body 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:

Equifax

Equifax Australia Information Services and Solutions Pty Limited

GPO Box 964

NORTH SYDNEY NSW 2059

<https://www.equifax.com.au>

Equifax – Public Access

<https://www.equifax.com.au/personal/resolution-centre>

We may disclose your credit information to our CRB to enable them to undertake a credit assessment about you. Our CRB may include that information in credit reporting information that they provide to other credit providers to assist them to assess your credit worthiness. We use your credit information for the purposes described in our Privacy Statement.

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We may use your credit eligibility information for purposes permitted under the Privacy Act 1988, including:

1. processing credit-related applications and managing credit that we provide
2. assisting you to avoid defaults
3. collecting amounts you may owe us in relation to such credit and dealing with serious credit infringements
4. assigning our debts
5. participating in the credit reporting system
6. dealing with complaints or regulatory matters relating to credit reporting as required or authorised by another law

3. How to Request the Correction of Your Credit Information

If you have accessed your Credit Information from Jeenee Mobile or our Credit Reporting Body and believe that it is not accurate, up to date, complete, irrelevant, or misleading, then you can request our Credit Manager or Credit Reporting Body to correct it. Jeenee Mobile will comply with the Privacy Act in relation to any request for the correction of your Credit Information.

If you wish to obtain access to, or correct credit information or credit eligibility information you should contact our CRB (Equifax) as detailed above.

3. How to Contact the Credit Reporting Body

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

Equifax

Equifax Australia Information Services and Solutions Pty Limited

GPO Box 964

NORTH SYDNEY NSW 2059

Tel: 13 83 32

Web: <https://www.equifax.com.au/personal/resolution-centre>

4. How to Contact Jeenee Mobile

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:

Email credit@jeenee.org.au
Mail Attention Credit Managerr
 PO Box 253, Parramatta, NSW 2124
Phone 1300 054 631

We will do our best to resolve your complaint as quickly as possible 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 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.