CREDIT INFORMATION

Credit Reporting Policy

When we supply a service on account, we are a credit provider — and credit information is some of the most sensitive information anyone holds about you. This policy sets out what we collect, who we give it to, what your rights are, and how to get it fixed if something is wrong.

SCOPE

01 · Who we are and what this policy covers

Pear Australia Pty Ltd (ABN 94 624 986 554) of 25 Gordonia Grove, Baulkham Hills NSW 2153 supplies telecommunications services. When we let you use a service and pay for it afterwards, we are a credit provider under Part IIIA of the Privacy Act 1988 (Cth), and the credit information we hold about you is governed by that Part and by the Privacy (Credit Reporting) Code.

Our Privacy Policy covers personal information generally; this policy covers credit information. Pear has no related bodies corporate — everything here is done by Pear itself, or by a service provider under contract to us. This policy is free of charge: it is published at peartelco.com.au, and we will provide it in any reasonable form you ask for, at no cost.

COLLECTION

02 · The credit information we collect and disclose

We ask before we check.
We will not obtain a credit report about you without your agreement, given in your application, online or on a recorded call — and we do not seek credit reports about anyone under 18. We use a report for one purpose: deciding whether to supply you a service on account, and on what terms.

WHAT WE MAY COLLECT ABOUT YOU

- Identification details — name, date of birth, addresses, employer.
- That you have applied to us for credit, and the type and amount sought.
- Credit accounts you hold with other providers.
- Defaults, court judgments, insolvency and serious credit infringements.
- Assessments and scores worked out from that information.

WHAT WE MAY DISCLOSE TO A CREDIT REPORTING BODY

- That you have applied to us for credit, and the amount.
- That we have opened or closed a credit account in your name.
- A payment default — only where at least $150 is 60 days or more overdue and we have sent the two written notices the law requires.
- That an overdue amount has been paid, or that a listing is disputed.
- Judgments, insolvency, serious credit infringements, and any correction we make.

DISCLOSURE

03 · Credit reporting bodies and who else sees this

We disclose credit information to one or more credit reporting bodies — the businesses that compile credit reports for credit providers. We do not print their names here, because bodies merge and are renamed faster than a printed list can keep up. Ask us at any time, free of charge, and we will tell you which ones we use and how to contact them.

A credit reporting body may include what we give it in the reports it supplies to other credit providers. Each has its own credit reporting policy, can give you a free copy of your credit report and can place a ban — ask us and we will point you to the right one.

We also disclose credit information to:

- Mercantile agents, debt collectors and, if it goes that far, our lawyers — all in Australia, and only where an account is overdue and we have not been able to agree an arrangement with you.
- Service providers who run our billing systems and print our notices, under contract and only for that purpose.
- Anyone you have authorised to act for you, and anyone we are required by law to disclose to.

Your credit information is managed in Australia by our own people — we do not run an offshore call centre and we do not send credit information overseas for account management or collections. We also do not use credit eligibility information to market to you: the Privacy Act restricts that to narrow pre-screening arrangements, and you can ask a credit reporting body to exclude you from those.

HARDSHIP

04 · Repayment history and financial hardship information

Two categories of credit information get special treatment under the Privacy Act. Repayment history information records whether each payment was made on time. Financial hardship information records that a hardship arrangement was in place, and sits alongside the repayment history it relates to — a regime that commenced on 1 July 2022 so that asking for help does not look like a default. Hardship information stays on a credit report for 12 months, repayment history for two years.

Only credit providers licensed under the National Consumer Credit Protection Act may collect or disclose repayment history or financial hardship information. We do not disclose either unless the law permits a provider like us to do so, and if that changes we will update this policy and tell you first.

Asking for help is not a black mark. If you are having trouble paying, tell us early — our Financial Hardship Policy sets out what we can do, and while we assess your request and for as long as you keep to an agreed arrangement, we will not list a payment default against you. Where an arrangement affects anything we report about you, we will tell you before it happens.

ACCESS

05 · Seeing your information and getting it corrected

You have the right to see the credit information we hold about you, and to have it corrected if it is wrong, out of date, incomplete, irrelevant or misleading. Both are free.

- Ask us however suits you — call 1300 007 327, email hello@peartelco.com.au, or write to us. Tell us what you want to see, or what you think is wrong and why. We confirm who you are first, so that we do not hand your information to somebody else.
- We do the chasing. Where a correction involves another credit provider or a credit reporting body, we consult them ourselves — you should not have to ring around to get one record fixed.
- We answer within 30 days. If we correct the information, we tell everyone we disclosed it to. If we do not, or we refuse access, we tell you why in writing and how to complain. If we need longer, we will ask you to agree to an extension and explain why.

FRAUD

06 · If you think you have been a victim of fraud

If you believe you have been, or may be, a victim of fraud — including identity theft — you can ask a credit reporting body not to use or disclose your credit information. That is called a ban period.

A ban period runs for 21 days — and you can ask for longer.
While a ban is in place, the credit reporting body must not use or disclose your credit report, so applications in your name cannot proceed. It is free, and if you still believe you are at risk when the 21 days are up, you can ask for it to be extended — which must be granted where your belief is reasonable.

Tell us as well, and we will tell you which credit reporting bodies to contact. If an account with us was opened fraudulently, or a listing we made is not yours, we will correct it and have it removed, and we will not pursue you while we investigate.

SECURITY

07 · Security, data breaches and complaints

We keep credit information secure: access is limited to the people who need it for their job, it is held in systems protected by access controls and encryption, and we destroy or de-identify it once we no longer need it. If credit information is caught up in a data breach likely to cause you serious harm, we will contain it, assess it quickly and notify you, the credit reporting bodies concerned and the Office of the Australian Information Commissioner under the Notifiable Data Breaches scheme.

Unhappy about a credit check, a listing or a correction? Tell us first, under our Complaint Handling Policy — 1300 007 327 or hello@peartelco.com.au. We acknowledge within 2 working days and decide within 30 days, in writing.

If that does not settle it, you can take the matter further at no cost and without our permission: the Office of the Australian Information Commissioner on 1300 363 992 or at oaic.gov.au, or the Telecommunications Industry Ombudsman on 1800 062 058 or at tio.com.au. We review this policy at least once a year.

TALK TO US

Ask us what we hold. It costs nothing.

Call 1300 007 327 or email hello@peartelco.com.au to see your credit information, to find out which credit reporting bodies we use, or to get something corrected. No charge, and no run-around.