

This Privacy and Credit Reporting Policy outlines how myhomefone (ACN 622 490 804) and associated businesses, including DAKtel Australia (ACN 618 062 025), collects, uses, discloses, and protects personal information and credit-related information of its customers. We are committed to ensuring the privacy and security of your information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles (APPs), and the Credit Reporting Privacy Code.

## Collection of Personal and Credit-Related Information

### 1.1 Types of Information

We may collect the following types of information from customers:

- **Personal information:** Name, address, contact details, date of birth, identification information, billing and payment information, communication preferences, records of customer interactions, and any other information necessary to provide our products and services.
- **Credit-related information:** Credit history, credit scores, credit applications, defaults, repayment history, and other credit-related data obtained from credit reporting bodies.

### 1.2 Methods of Collection

We collect information in the following ways:

- Directly from customers (or their authorised representatives) when they provide information to us in person, over the phone, or through our website or mobile applications.
- From credit reporting bodies and other credit providers in accordance with the Privacy Act and the Credit Reporting Privacy Code.
- From third parties, where permitted by law (e.g., credit reporting agencies, service providers, or publicly available sources).

## Use of Personal and Credit-Related Information

### 2.1 Purposes of Use

We may use personal and credit-related information for the following purposes:

- Providing telecommunications services and managing customer accounts.
- Verifying customer identity and assessing creditworthiness.
- Billing and payment processing.
- Communicating with customers about services, updates, and promotional offers.
- Conducting customer satisfaction surveys and market research.
- Complying with legal and regulatory obligations.
- Manage complaints and disputes, and to report to dispute resolution bodies.
- Improving our services and developing new features.
- Assess, investigate and process any instances of loss, theft or damage arising out of the use or hire of our hire equipment.
- Recruit, manage, train and develop our employees and representatives.

### 2.2 Credit Reporting

If a customer applies for credit with us, we may disclose credit-related information to credit reporting bodies, and obtain credit reports for assessing credit applications, managing credit, and collecting overdue payments. We handle credit-related information in accordance with the Credit Reporting Privacy Code.

## 2.3 Direct Marketing

We may use personal information to provide information about our products, services, promotions, and special offers. Customers can opt out of receiving marketing communications at any time.

## Disclosure of Personal and Credit-Related Information

### 3.1 Third-Party Service Providers

We may disclose personal and credit-related information to third-party service providers engaged by us to perform certain functions on our behalf, such as IT support, payment processing, credit assessment, debt collection, and marketing. These providers are contractually obligated to handle information in a manner consistent with this policy and applicable privacy laws.

### 3.2 Legal and Regulatory Requirements

We may disclose personal and credit-related information when required or authorised by law or when necessary to respond to lawful requests from government authorities, law enforcement agencies, or court orders.

### 3.3 Business Transfers

In the event of a merger, acquisition, or sale of our business or assets, personal and credit-related information may be transferred to the relevant third parties involved. We will ensure that any such transfer is conducted in compliance with applicable privacy laws.

## Data Security

### 4.1 Information Security Measures

We implement reasonable security measures to protect personal and credit-related information from unauthorised access, use, disclosure, alteration, or destruction. These measures include physical, technical, and administrative safeguards.

### 4.2 Data Retention

We retain personal and credit-related information for as long as necessary to fulfil the purposes for which it was collected, including any legal or regulatory requirements. When information is no longer needed, it will be securely destroyed or de-identified.

## Access and Correction

### 5.1 Access to Information

Customers have the right to request access to their personal and credit-related information held by us. We will respond to such requests in accordance with applicable privacy laws.

### 5.2 Correction of Information

Customers may request the correction of inaccurate, incomplete, or outdated personal and credit-related information. We will take reasonable steps to ensure the accuracy and currency of the information held by us.

## Credit Reporting Bodies

We may disclose credit-related information to credit reporting bodies such as Equifax, Experian, and Illion. Customers can obtain more information about these bodies and their privacy practices by visiting their respective websites.

## Overseas Transfer

Personal and credit-related information may be transferred to, and processed in, countries outside of Australia where our service providers are located or have operations. We will take reasonable steps to ensure that any overseas recipients handle information in accordance with this policy and applicable privacy laws.

## Cookies and Tracking Technologies

Our website and mobile applications may use cookies and similar technologies to enhance user experience, collect usage statistics, and facilitate certain functions. Customers can manage cookie preferences through their web browser settings.

## Changes to the Policy

This policy may be updated from time to time. The most recent version will be posted on our website, and customers will be notified of any material changes.

## Contact Us

If you have any questions, concerns, or requests regarding this Privacy and Credit Reporting Policy or the handling of your information, please contact us using the following details:

myhomefone

Address: Unit 75/45-51 Huntley St, Alexandria NSW 2015

Email: support@myhomefone.com.au

Phone: 1300 031 107

*By using our services or providing information to us, you acknowledge that you have read and understood this Privacy and Credit Reporting Policy and consent to the collection, use, and disclosure of your information as described herein.*