

# Credit Check Consent Policy



**vocal** ™

100% Aussie Telco since 2003

Your application may be subject to a credit check and verification of personal details (including but not limited to employment details and immigration status).

A credit check may require Vocal to disclose 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 Vocal include personal information about you.

You need to understand that any request for a credit check may be recorded by the credit reporting agency to create or maintain a credit information file about you.

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

- information in your application form and particulars of your account;
- that you have applied for credit with Vocal;
- that Vocal 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

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

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

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

### **If an individual:**

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

### **If self-employed/sole trader:**

By continuing with your application, you agree that Vocal can obtain and use any report or information from a credit reporting agency, which contains information about your commercial activities or commercial credit worthiness, in order to assess your application. By continuing with your application, you agree that Vocal 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 Vocal 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.

## CONTACT INFORMATION

If you require further information regarding Vocal's Credit Check Consent Policy, you can contact Vocal™ Customer Service Centre on:

Telephone: **1300 796700**

Vocal Channels Pty Limited  
PO Box 1020  
Surry Hills NSW 2010

Questions about the Credit Check Consent Policy should be sent to us at [info@vocal.com.au](mailto:info@vocal.com.au)



Retail Service Provider of



**1300 796 700** | [www.vocal.com.au](http://www.vocal.com.au)

Vocal Channels Pty Limited  
(ABN 44 131 307 858) PO Box 1020, Surry Hills NSW 2010

**vocal**

Hours: 9am - 6pm AEST Mon - Fri  
[support@vocal.com.au](mailto:support@vocal.com.au)