

T&C

Gazal Telecom Australia Pty Ltd is a qualified and credit approved company for business and residential customers. Prices are for agreed services that apply from the commencement of activation are subject to the Terms & Conditions. Prices can change without notification: General Terms and Conditions Offer available to credit approved business and residential customers. The prices are for agreed services, which apply from the commencement date, are subject to the general terms and conditions. Monthly line rental charges apply on a pro-rated basis meaning at least one month of rental is paid in advance. Gazal Telecom Australia may either bill or re-bill directly connected PSTN, ISDN and GSM service or call charges or via another carrier when applicable. Gazal Telecom Australia bills Customers each month with a 14 day payment term. On line billing and reporting services are available on the Gazal Telecom Australia website. Some restrictions apply such as special services and where data services are provided. Services available to customers in 'on-net' Locations or where other carrier supported services are available. Customers may be required to complete LCR programming of their telephone system and charges apply if this Work is completed by Gazal Telecom Australia. Local calls are untimed (except for local data). Long distance calls and calls to mobile are charged in 1 second increments. Late payment will incur a \$17.00 fee Credit Checks Notice of disclosure of your credit information to a credit reporting agency. (Privacy Act 1988)Gazal Telecom Australia may give information about you to a credit reporting agency, for the following purposes:

- to obtain a consumer credit report about you, and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about you. The information is limited to:

- Identity particulars - your name, sex, address (and the previous two addresses) date of birth, name of employer, and drivers licence number. Your application for credit or commercial credit - the fact that you have applied for credit and the amount. The fact that Gazal Telecom Australia is a current credit provider to you and payments which are overdue by more than 60 days will be sent to a debt collection agency as well as listed on Veda as a defaulting customer and to recover costs a charge of 20% will be added to the outstanding amount.
- information that, in the opinion of Gazal Telecom Australia you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
- dishonoured cheques - cheques drawn by you for \$100 or more which have been dishonoured more than once. That credit provided to you by Gazal Telecom Australia has been paid or otherwise discharged. Period to which this understanding applies this information may be given before, during or after the provision of credit to you. The fact that Gazal Telecom Australia is a current credit provider to you and payments which are overdue by more than 60 days will be sent to a debt collection agency as well as listed on Veda as a defaulting customer and to recover costs a charge of 20% will be added to the outstanding amount.

Statement by Applicant (s) For Credit Please read carefully before signing. Where there is more than one applicant, each applicant must sign. Gazal Telecom Australia has informed me that it may give certain personal information about me to a credit reporting agency.

2. Access to Commercial Credit Information (Section 18L (4) Privacy Act 1988)I/we agree that Gazal Telecom Australia may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information (Section 18K (1)(b), Privacy Act 1988)I/we agree that Gazal Telecom Australia may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

4.

Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988)I/we agree that Gazal Telecom Australia may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;•to assess an application by me/us for credit to notify other credit providers of a default by me/us to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers to assess my/our credit worthiness. I /we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.5. Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K 1(c) Privacy Act 1988)I/we agree the Gazal Telecom Australia may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s) [named in agreement]. I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases.6. Agreement to a credit provider disclosing a report including a consumer credit report to potential or existing guarantor (Section 18K (1) Privacy Act 1988)I/we agree that Gazal Telecom Australia may give to a person who is currently a guarantor, or whom I/we indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of [name of prospective guarantor] deciding whether to act as a guarantor, or to keep [name of existing guarantor] informed about the guarantee. I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act, and includes a credit report.

Warning letters Process

1. Payment request for bill
2. Reminder letter
3. Final notice