



## Collections and Credit Policy

### Credit Check Consent

Me Sim is a division of Macarthur Telecom ABN 92 633 474 076 and may provide credit as prescribed in the Privacy Act 1988 to our customers in connection with our products and services, and to provide this your application is subject to a credit check and verification of personal details. A credit check is a summary of your credit history which is stored at a Credit Reporting Body (CRB) and shared with credit providers to help them assess credit applications. In order to process a credit check, Me Sim are required to disclose personal information about you to a CRB or authorised third party representatives / advisers to obtain and

### Standard Collections Activity

If you use an automatic payment method such as auto payment via a credit card or direct debit, overdue invoices rarely happen. However, Me Sim understand that sometimes it's hard to meet your bill payments. If this is the case, and you are experience genuine financial difficulties please refer to the Me Sim Hardship Policy at [www.mesim.com.au](http://www.mesim.com.au).

Under your Me Sim post-paid contract, you are obligated to pay for your service and if fail to do so without informing us of a change in your circumstances or inability to pay, we may have to proceed with Me Sim standard collections activity.

Your bill will be issued to you on a monthly basis with a due date no later than 14 calendar days after the bill is issued. Standard collections activity will only commence on an account which remains overdue after the bill due date. Under Me Sim Terms and Conditions, a late payment will be charged on an overdue bill.

If you fail to make payment on your post-paid account in full and on time, and after all standard collections activity by Me Sim has been exhausted, this may result in restriction, suspension or disconnection of your service/s. Continued non-payment or repeated late payment of your account may also have an effect on the provision of current and future telecommunications services provided to you by Me Sim.

If you are having trouble paying your account or can demonstrate the account is unpaid through no fault of your own, please contact us on 1300 109 309 – Option 1, Customer Service to discuss the matter. No collection activity will be undertaken on a specific amount relating to an unresolved complaint. For genuine financial difficulties you may also qualify for assistance through the Me Sim Hardship Policy or an extension of the due date of the bill. Any collections activity conducted by Me Sim will adopt a best practice as stipulated by the Australian Competition and Consumer Commission (ACCC).

### **Referral to a Collections Agency and Default Listing**

If a bill remains unpaid for over 60 days and all collections activity has been exhausted by Me Sim, your account may be referred to a Debt Collection Agency for further collection activity and may be Default Listed with an external Credit Reporting Body. Me Sim may also pass on any additional costs incurred in the collection of payments through a Debt Collection Agency. Me Sim will always ensure that both your personal information and customer information is protected and maintained in accordance with the Privacy Provisions of the Privacy Act 1988, and Part 13 of the Telecommunications Act 1997 respectively.