

## SUMMARY CREDIT MANAGEMENT POLICY

Our summary credit management policy applies to all of the Bendigo Telco Group of companies (Bendigo Telco Group, we, us, our) comprises BCT Shepparton Pty Ltd, Vicwest Community Telco Ltd, Geelong Community Telco Ltd and Ballarat Community Enterprise Ltd, all being wholly owned subsidiaries of Bendigo Telco Ltd. Our Bendigo Telco Group of companies includes all companies trading under the names 'Bendigo Telco', 'VicWest Telco', 'Goulburn Valley Telco', 'South East Qld Telco', 'TasTel', 'Central Coast Telco' or 'BCT Precision Networks'.

Through the development and application of a defined credit management policy and reliable credit management practices Bendigo Telco Group will be able to:

- maintain an acceptable level of credit risk for our company; and
- help you to manage your expenditure on services

### Credit Assessments

Prior to establishing your account, a credit assessment will be undertaken to determine your creditworthiness.

Bendigo Telco Group will only provide accounts you if you meet our credit approval criteria. In line with our Standard Form of Agreement Bendigo Telco Group reserves the right to provide services with restricted or conditional access, or undertake the process of obtaining a security bond or guarantor, in lieu of you failing a credit assessment.

### Credit Control Tools

Bendigo Telco Group currently provides several credit control tools to help you monitor and manage your account.

The tools provided can be categorised under two broad headings:

- Security tools - services or functionalities that will aid in the prevention of unauthorised access and use of a service, such as the use of a handset pin or password.
- Credit control tools - services or functionalities that will assist in the management of service expenditure. Such tools may include optional call barring or restrictions on access to certain services.

You can obtain a current list of control tools via our website/s which can be located on the first page of this document.

### Unbilled amounts

Bendigo Telco Group offers you information on and access to unbilled amounts. Access to this information will help you to manage your account.

If you wish to obtain information on unbilled amounts you should contact our Customer Help on the relevant number listed on the first page of this document.

### Payment difficulties

We have options available to assist you if you are experiencing difficulties in paying your account. The options discussed with you will take into account your individual circumstances with the

#### For further information Contact:

[Bendigo Telco](#)  
P: 1300 228 123  
23 McLaren St Bendigo  
VIC 3550  
[www.bendigotelco.com.au](http://www.bendigotelco.com.au)

[VicWest Telco](#)  
P: 1300 835 261  
Geelong Office  
Unit 3, 2-6 Rutland St  
Newton VIC 3220

Ballarat Office  
39A Peel St  
Ballarat VIC 3350  
[www.vicwesttelco.com.au](http://www.vicwesttelco.com.au)

[Goulburn Valley Telco](#)  
P: 1300 735 868  
56 High St  
Shepparton VIC 3630  
[www.gvtelco.com.au](http://www.gvtelco.com.au)

[South East Qld Telco](#)  
P: 1300 228 126  
Maroochydore Office  
Lv 2, 12 Aerodrome Rd  
Maroochydore BC QLD  
4558

Ipswich Office  
Gnd Floor, 114 Brisbane St  
Ipswich QLD 4000  
[www.segtelco.com.au](http://www.segtelco.com.au)

[TasTel](#)  
P: 1300 228 127  
Hobart Office  
Lv 3, 116 Bathurst St  
Hobart TAS 7000

Launceston Office  
38 St John St  
Launceston TAS 7250  
[www.tastel.com.au](http://www.tastel.com.au)

[Central Coast Telco](#)  
P: 1300 228 128  
[www.cctelco.com.au](http://www.cctelco.com.au)

[BCT Precision Networks](#)  
P: 1300 876 675  
Lv3, 480 Collins St  
Melbourne VIC 3630  
[www.bctaustralia.com.au](http://www.bctaustralia.com.au)

[Postal Address](#)  
PO Box 1062  
Bendigo VIC 3552

[Registered Address](#)  
23 McLaren St  
Bendigo VIC 3550

intention being to establish a payment arrangement that is suitable to both Bendigo Telco Group and you.

### **Credit Management Action**

Prior to pursuing credit management action we will first notify you of the details pertaining to any overdue amounts, the timeframe for payment and the consequences of non payment.

Typically credit management action will include possible suspension and disconnection of services, debt collection, and in serious cases legal action. Prior to undertaking the process of suspending or disconnecting a service we will make reasonable attempts to advise you of the following:

- that you may benefit from speaking with a financial counsellor, if you are experiencing financial difficulty
- the options available to assist you to managing payment difficulties
- the effect of non payment

In the event that we need to pursue credit management action we will:

- ensure we communicate directly with you if you are the appropriate authorised account contact
- ensure that any communication we have with regard to suspension or disconnection of services is clear and able to be understood

In the event that a suspension is imposed on a fixed line or mobile service, we will ensure that emergency service numbers are still accessible.

### **Disputed Amounts**

We will not take credit management action in relation to genuinely disputed amounts whilst the disputed amount is being investigated and remains unresolved by us, the Telecommunications Industry Ombudsman (TIO) or any other relevant recognised agency.

All disputes raised with us, relating to fees and charges, will be responded to within 14 business days. Any credit or adjustment due will be applied to your account after the dispute has been resolved. The subsequent invoice will clearly reference any amount applied.

Last updated 29 August 2016.