SKYMESH PRIVACY POLICY

Skymesh Pty Ltd ABN 38 613 736 137

Effective date: 20 July 2026

1. Introduction and who we are

This is the Privacy Policy of Skymesh Pty Ltd ABN 38 613 736 137 (Skymesh, we, us, our). Skymesh is an Australian retail telecommunications provider. We sell internet and related services to residential and small business customers, including services delivered over the nbn (including Sky Muster satellite) network. This policy applies to all Skymesh brands, current and future, including Skymesh, Bordernet and Clear Networks.

This policy tells you what information we collect about you and how we use and share that information.

“Personal information” refers to information or an opinion about a living person who is identified or reasonably identifiable, whether or not true and whether or not recorded in material form.

For the purposes of the Telecommunications Act 1997 (Cth), “personal information” also refers to information retained for the purposes of that law, if the information relates to an individual or a communication to which the individual is a party.

We may update this policy from time to time. Any changes to the policy will be effective on the date the updated policy is published on our website.

2. What personal information we collect

We collect and hold, in general, the following kinds of personal information:

- *personal details* like name, date of birth, gender, occupation and driver licence number;
- *contact details* like physical, postal, work and email addresses and phone numbers;
- *financial details* like bank account, credit card numbers and your billing and payment history with us (note payment method

information is primarily collected and stored by Stripe Payments Australia Pty Ltd (Stripe), our payment service provider);

- *service-related details* like your username, encrypted password and service usage history, support incidents, enquiries and complaints;
- *other details* relating to special situations like specific health or financial information if you apply for financial hardship or other support or assistance, and information about any authorised representative you appoint;
- *Data Retention Law* details (where that law applies to a service we provide) like subscriber and account details, service details, details about telecommunications devices, the source and destination of communications, the date and time of communications and connection to services, the type of a communication or service and location details; and
- *Website and marketing information* like your interactions with our websites and marketing emails, including IP address, device identifiers, browser information, referral data and information collected through cookies, web beacons (tracking pixels) and similar technologies.

In any case, we only collect personal information that is reasonably necessary to support our functions and activities.

If we cannot collect the information we need about you, we may not be able to supply the products or service you want or, in some cases, we may not be able to make requested changes to your service or account.

3. How we collect personal information

Direct. Where it is reasonable and practical for us to do so, we collect personal information directly from you (e.g. when you contact us by phone, email, letter or online).

Indirect. Where it is unreasonable or impractical to collect from you directly, where you have authorised someone to deal with us on your behalf, or in any other cases allowed by law, we may collect personal information about you from third parties, including:

- your authorised representative or any account contact you nominate;
- other companies in our group that you may have dealt with;
- our dealers, contractors and other representatives that you may deal with;
- information brokers;
- other telecommunication and information service providers that interact with us in providing products to you (e.g. our wholesale network suppliers including nbn);
- payment service providers that process payments on our behalf, credit reporting bodies, credit providers, fraud checking agencies, our dealers, contractors and other representatives that you may deal with;
- our websites and how you use them; and
- publicly available sources, such as the public phone directory.

4. Why we collect and hold personal information

We collect and hold personal information because we may need it:

- to operate our business;
- to provide it to other parties in connection with our business;
- for identity verification purposes when you seek to access your account online or by telephone or to make changes to your service or account;
- to assess your eligibility for additional assistance, such as under a financial hardship arrangement; and
- to comply with the law, including the Data Retention Law.

5. How we use your personal information

We may use your personal information:

- to identify you, including where we are required to verify your identity when activating a service, or accepting a transfer of a service from another service provider, or actioning requested changes to your service or account;

- for credit checks;
- to prevent fraud;
- to supply products (including goods and/or services) to you;
- to give you information about us and our products, and product offers;
- for direct marketing – see Direct marketing for details;
- to improve our products, our marketing and our website;
- to answer your enquiries;
- to give you customer support and service;
- to better understand your needs and respond to them;
- to offer, administer and manage a financial hardship or other support arrangement;
- to manage and plan our products and business;
- to charge and bill you for products you use;
- to collect payment from you;
- to monitor, manage, test and improve our network and facilities;
- to comply with various laws that apply to us, including the Telecommunications Act, the Data Retention Law, the Privacy Act and our obligations under any carrier licence that we hold; and
- for other purposes related to the operation of our business. We may also use commercially available AI tools to help us deliver and improve our services – for example, chatbots that triage initial customer enquiries, summarisation tools used by our staff, and analytics that flag suspected fraud. We do not use AI tools to make significant decisions about your account without human review. We do not input personal information into public, consumer-grade generative AI tools (such as public chatbot interfaces).

6. When we share your personal information

We may disclose your personal information to contractors and suppliers who supply or support us in various ways, but only where it is necessary, lawful, and consistent with the purposes set out in this policy:

- *Network suppliers and carriers* – including nbn, so we can order, provision, fault-manage and de-commission services across the nbn network, and other upstream carriers that supply parts of the network we rely on.
- *Payment service providers* – Stripe processes card and direct-debit payments on our behalf. Stripe receives your card details directly through a secure form. We do not store full credit card numbers ourselves.
- *Contact centre support* - our outsourced customer service and technical support team based in Manila who provide your service provisioning, helpdesk and enquiries, support and complaint management;
- *Other service providers* – suppliers that help us run our business, including providers of customer relationship management, billing, telephony, hosting and cloud infrastructure; market research, sales and marketing activities; direct marketing credit and identity verification; debt collection; legal, accounting and audit services; mail and dispatch; customer surveys; and IT and cybersecurity services, and otherwise provide goods and services that we use to operate our business and provide products and support to you;
- Our *agents, dealers and members of our corporate group*;
- Our *business partners and wholesale suppliers*;
- *Your authorised representatives* or anyone else you ask us to;
- the Manager of the Integrated Public Number Database, the Australian Communications and Media Authority, the Telecommunications Industry Ombudsman, police, law enforcement and national security agencies and other authorities when and as required by law;

- to authorised agencies under the Telecommunications Act and the Data Retention Law;
- to organisations that provide credit or finance to us; and
- to persons who invest in or acquire all or part of our business or company, or are considering doing so.

We require all our service providers to handle your personal information consistently with this policy and the APPs. We do not sell your personal information.

7. Overseas disclosure

We disclose some personal information to persons or organisations that are outside Australia.

- Our customer service and marketing call centre operations are managed by a third-party organisation which is based in Manila, Philippines. Your Personal information may be accessed by this organisation for the purpose of sales and marketing, managing credit information, customer service, correspondence, provisioning, fault management and technical support activities.
- Third party service providers (including tracking, analytics & communication tools used by our web and marketing service providers) we use may involve personal information being accessed but where this is the case, it is generally not retained.
- We may also supply customer credit history and information that it receives from its external Credit Reporting Organisations to third parties located outside of Australia, in order to perform credit related activities and manage customer services.

However, no personal information is stored by us outside Australia.

8. Direct marketing

Where you have opted-in to receive information about our products, services and offers, we may use and disclose your personal information for the purpose of sending such information to you. We may also engage our agents to send information about our products, services and offers to you. Information may be sent to you by:

- email;
- SMS/electronic messaging;
- post;
- messages in your account portal and our app;
- social media;
- targeted web content
- telephone (only where you have not registered the relevant number on the Do Not Call Register and have not told us you do not want marketing calls); and
- other direct marketing channels.

You may unsubscribe from receiving information about our products, services and offers at any time by following the “unsubscribe” directions set out in our emails or SMS. However, we will still send you operational messages about your service when needed (for example, outage notifications and bills).

We may use Google remarketing, Facebook remarketing, pixel tags, web beacons, clear GIFs or other similar technologies to collect information of a customer’s visit to any one of its websites and we may tailor advertising or content based on the customer’s use of these sites. These advertisements may be delivered by third party vendors when you visit our websites or other Internet websites. You can opt-out of sharing information about your use of this site or affiliate third party sites by accessing the settings of your device or browser.

We collect information about the other websites that are visited by computers that are used to visit our site. This information may be aggregated to provide us with information about the webpages and websites visited by computers that use our site.

Note that this privacy policy does not apply to, and we are not responsible for, the use of, or the protection of information you provide to other websites linked from this website.

We do not use your sensitive information for direct marketing.

9. Credit-related personal information (Part IIIA Privacy Act)

Where this section applies (specifically, where we advise you that we are or propose to, undertake a credit check):

We are a "credit provider" within the meaning of section 6G of the Privacy Act because we provide post-paid telecommunications services on a billing-cycle credit basis. We collect, hold, use and disclose credit-related personal information about you, including:

- consumer credit information you give us during sign-up;
- credit eligibility information from credit reporting bodies;
- repayment history information; and
- information about defaults, serious credit infringements and overdue payments above the threshold in section 6Q of the Privacy Act.

We comply with Part IIIA of the Privacy Act and the registered Privacy (Credit Reporting) Code 2024.

If you would like to know:

- the credit reporting bodies we deal with;
- how we use your credit-related information;
- how we will notify you before listing a default or serious credit infringement;
- how to apply for a ban period in cases of suspected fraud;
- how to request access to or correction of your credit information; or
- how to make a credit-related complaint,

please ask us for a copy of our Credit Reporting Policy or visit skymesh.net.au/legal.

10. How we protect your personal information

We take steps that are reasonable in the circumstances to protect your personal information from misuse, interference and loss, and from unauthorised access, modification and disclosure.

When you call us in relation to your account or service, we complete an ID check to verify your identity and to check the details we hold about you are correct and to update them if required.

We have quality assurance measures in place to monitor calls to ensure that the processes we put in place for our staff to properly handle the different types of information they receive, particularly sensitive information, are being followed.

While some of the personal information we collect is utilised in hardcopy form (e.g. postal labels), most personal information is stored in electronic databases. We have processes in place to ensure that our information systems and files are kept secure from unauthorised access and interference.

Payment data is handled by Stripe under the Payment Card Industry Data Security Standard (PCI DSS) and are not stored in Skymesh systems.

If we actually transfer any information to a third party outside Australia, we will require them to handle the personal information we transfer to them with the same level of protection as would apply to the information in Australia.

11. Accessing and correcting your personal information

It's important that your personal information is kept accurate, up-to-date and complete. If any of your details change, for example if you move house or change your name, you can update your information by contacting our customer service team on 1300 759 637. Alternatively, if you only need to update your email and phone number this can be done through your My Skymesh account.

You have the right to request a copy of the personal information we hold about you. Making a request is free. We may charge a reasonable cost-recovery fee before giving access (for example, where producing the information takes significant time), but we will tell you the fee before you incur it. We do not charge a fee for correction.

We may refuse access in certain circumstances, in accordance with the Privacy Act.

12. Complaints

If you wish to complain about a breach of the Australian Privacy Principles, please contact us using the details below:

- email: privacy@skymesh.com.au
- post: Privacy Officer, Skymesh Pty Ltd, PO Box 255, Fortitude Valley QLD 4006
- phone: 1300 759 637

We will:

- acknowledge your complaint within a reasonable time;
- give you an estimated response time;
- allocate your complaint to a suitably senior team member; and
- process and respond to your complaint as soon as we reasonably can.

If we are not able to resolve your complaint, you may refer your complaint to the Telecommunications Industry Ombudsman (see tio.com.au) or the Office of the Australian Information Commissioner (OAIC) (see **www.oaic.gov.au/privacy/privacy-complaints)**.