Blaze Mobile Credit Management Policy

Date: August 2026

About This Policy

This Policy explains how Blaze Mobile manages overdue accounts and unpaid charges in a fair, transparent and consistent way. It sets out the steps Blaze Mobile will take when a customer's account falls overdue, the notices customers can expect to receive, and the protections that apply throughout the process.

Blaze Mobile is committed to keeping customers connected wherever possible. Credit management action — including restriction, suspension or disconnection — is always a last resort, and we will always seek to resolve payment issues constructively before taking any such action.

This Policy applies to all Blaze Mobile residential customers, not-for-profit organisations, and small businesses with an annual spend under $40,000.

Your Rights as a Customer

Before Blaze Mobile takes any credit management action on your account, you are entitled to:

- Receive clear, written notice before your service is restricted, suspended, or disconnected
- Be told the reason for any proposed action and the earliest date it could occur
- Request a review of any credit management decision
- Access Blaze Mobile's Payment Assistance or Financial Hardship Policy if you are experiencing financial difficulty
- Have any disputed amount excluded from credit management action while your complaint is being investigated
- Continue paying for services not related to your complaint without those payments affecting your dispute

Responsible Credit Assessment

Before providing a post-paid service with a minimum term greater than one month, Blaze Mobile will conduct a credit assessment. For residential customers, this assessment is designed to prevent over-commitment and to ensure the customer can reasonably meet their payment obligations.

For new residential customers purchasing services with an aggregate minimum value of more than $1,000, Blaze Mobile may:

- Request details of how the customer will meet their financial commitments (such as income or savings information)
- Obtain an external credit check from a credit reporting body

If a credit assessment indicates that a customer may not be able to meet their obligations without experiencing significant hardship, Blaze Mobile will:

- Advise the customer of that outcome
- Provide information about alternative products that may better suit their needs, such as lower-cost plans

Spend Management Tools

Blaze Mobile provides spend management tools to help customers monitor and control their usage. These may include:

- Usage notifications when data allowances reach 50%, 85%, and 100% of the included limit.
- Blaze Mobile also recommends customers monitor their IDD usage via the Blaze Mobile app, particularly when making international calls close to their monthly $50 included international calling value. Calls above the included value are charged at PAYG rates and billed in arrears.
- Near real-time usage information accessible via the Blaze Mobile app or online account

Customers without internet access can contact Blaze Mobile directly to access spend management information.

Overdue Accounts — What Happens

If your account falls overdue, Blaze Mobile will contact you to help resolve the issue. The following process applies:

Step 1 — Reminder Notice

If a payment is overdue, Blaze Mobile will issue a written reminder notice. This notice will include:

- The amount overdue and the due date
- Contact details for Blaze Mobile's support team
- Information about Blaze Mobile's Payment Assistance and Financial Hardship Policy
- Details of how to access financial counselling services

Step 2 — Notice Before Restriction or Suspension

If the account remains unpaid following a reminder notice, Blaze Mobile will issue a formal written notice at least 5 business days before any restriction or suspension of your service. This notice will include:

- The earliest date the restriction or suspension could occur
- Details of any charges that will continue to apply while the service is restricted or suspended
- Information about Blaze Mobile's Payment Assistance and Financial Hardship Policy
- Details of any impact the restriction or suspension may have on other services you hold with Blaze Mobile

Step 3 — Notice Before Disconnection

Disconnection is only ever used as a last resort. If disconnection becomes necessary, Blaze Mobile will send a separate written notice before proceeding. That notice will include:

- The earliest date disconnection could occur
- That your plan and telephone number may no longer be available after disconnection
- Any impacts on other Blaze Mobile services you hold
- That non-payment may be disclosed to a credit reporting body and may affect your credit file
- That the debt may be referred to a collection agency
- That legal action may be taken to recover an unpaid debt
- Information about Blaze Mobile's Financial Hardship Policy and financial counselling services
- Contact details for the Telecommunications Industry Ombudsman (TIO)

When Credit Management Action Cannot Be Taken

Blaze Mobile will not take credit management action against your account in the following circumstances:

- While you are discussing options or have made an application for payment assistance or financial hardship assistance
- While a financial hardship arrangement is in place and you are meeting your obligations under it

- In relation to any amount that is the subject of an unresolved complaint being investigated by Blaze Mobile or the TIO

Blaze Mobile will not sell your debt while any of the above circumstances apply.

Disputed Charges

If you dispute a charge on your account:

- Blaze Mobile will not take credit management action on the disputed amount while the complaint remains unresolved
- Any undisputed amounts on your account remain payable by the due date
- Blaze Mobile will advise you when credit management action may commence after a dispute has been resolved
- Debts referred to third parties or listed with a credit reporting body will not include any amounts that are the subject of an unresolved complaint

Restriction or Suspension Without Prior Notice

In limited circumstances, Blaze Mobile may restrict or suspend a service without providing advance notice. This may occur if:

- The account presents an unacceptably high credit risk
- Blaze Mobile reasonably suspects fraud or attempted fraud
- You have nominated a spend limit or restriction point and that limit has been reached

In all other cases, the standard notice requirements apply.

Debt Collection

Where a debt is referred to an external collection agency, Blaze Mobile will ensure that:

- You are notified in writing within 25 working days that the debt has been sold or referred
- Any collection agency engaged operates an internal dispute resolution process
- Debt buyers are members of the Australian Financial Complaints Authority (AFCA) external dispute resolution scheme
- Best practice debt collection guidelines are followed, consistent with the ACCC and ASIC “Debt collection guideline: for collectors and creditors”

Any billing complaints or service issues that arise after a debt has been referred to a third party will still be managed by Blaze Mobile.

Credit Reporting

Blaze Mobile may report overdue amounts to a credit reporting body as permitted under the Privacy Act 1988. If a customer is default-listed in error, Blaze Mobile will contact the credit reporting body to correct the record within 1 business day of becoming aware of the error.

Financial Hardship and Payment Assistance

If you are having difficulty paying your bills, please contact Blaze Mobile as early as possible. We can work with you on a range of options, including payment extensions, payment plans, fee waivers, and service adjustments.

Customers experiencing serious or ongoing financial difficulty may be eligible for longer-term support under the Blaze Mobile Financial Hardship Policy. For customers needing short-term help, the Blaze Mobile Payment Assistance Policy applies.

Blaze Mobile will always pause credit management action while a hardship application is being assessed.

Reviewing a Credit Management Decision

If you disagree with a credit management decision Blaze Mobile has made, you can request a review by contacting us directly. Blaze Mobile will review the decision and advise you of the outcome.

How to Contact Us

Phone: +61 2 7804 4211

Email: accounts@blazemobile.com.au

Online: www.blazemobile.com.au

Mail: Blaze Mobile, Unit 10/61 Burnett St, Buderim QLD 4556

If you are not satisfied with how Blaze Mobile has handled a credit management matter, you may contact the Telecommunications Industry Ombudsman (TIO):

TIO Phone: 1800 062 058

TIO Website: https://www.tio.com.au

External Financial Support Services

Free, independent financial support is available through:

- National Debt Helpline – 1800 007 007 – ndh.org.au
- MoneySmart – moneysmart.gov.au
- Services Australia – servicesaustralia.gov.au
- Small Business Debt Hotline – 1800 413 828

Review of This Policy

This Policy is reviewed annually, or sooner if required by changes in legislation, regulation, or Blaze Mobile's services.