Blaze Mobile Privacy Policy

May 2026

1. About This Policy

This Privacy Policy explains how Blaze Mobile Pty Ltd (Blaze Mobile) handles personal information we collect about individuals, including customers, prospective customers and users of our websites, apps and services. Blaze Mobile may also share personal information with Invia Pty Ltd (Invia) as Blaze Mobile's turnkey solution provider, where Invia supports provisioning, service operations, systems and related functions for Blaze Mobile’s services.

In this Privacy Policy, 'we', 'us' and 'our' refers to Blaze Mobile. Invia may handle personal information on Blaze Mobile's behalf as a contracted service provider to help Blaze Mobile supply and support its mobile services. Where Invia handles personal information in its own right, it will do so in accordance with applicable privacy laws.

If you are a customer of Blaze Mobile, or you otherwise interact with Blaze Mobile in connection with Blaze Mobile’s services, this Privacy Policy applies to you.

Any personal information we hold is governed by the most current version of this Privacy Policy. We review and update this Privacy Policy from time to time to reflect changes in laws, technology and our operations and practices, and to ensure it remains appropriate for the changing environment.

2. Protecting your privacy and personal information

We take your privacy seriously. This Privacy Policy describes how we collect, hold, use and disclose your personal information.

Blaze Mobile is bound by the Australian Privacy Principles under the Privacy Act 1988 (Cth) (Privacy Act). Invia is also bound by the Privacy Act when it handles personal information, including where it acts as Blaze Mobile's turnkey solution provider. As telecommunications-related service providers, we also have obligations under other laws, regulations and industry codes.

By using our websites or apps, or by providing personal information to us, you consent to our collection, use and disclosure of your personal information as described in this Privacy Policy.

3. What personal information do we collect?

To supply products, services and benefits to you, we may need to collect personal information. This can include:

Personal information may include your name, address, telephone number, date of birth, email address and other contact details, bank account details, credit or debit card details, credit history and other financial information, occupation and related details.

We may also collect information about how you use our products, services or benefits. This may include details of calls you make and receive and other communications you use (including through our apps).

We may collect device-specific information (including for electronic SIMs), such as the hardware model, operating system, non-resettable device and service identifiers, and mobile network information.

At times, you may provide us with personal information about another person (a third party). If you do so, you must ensure they are aware of this Privacy Policy, understand it and accept it.

You do not have to provide personal information, but if you do not, we may be unable to complete a transaction, process payment, deliver a product or service, provide credit terms, validate a promotion entry, or otherwise provide the products, services or benefits you request.

4. How we collect personal information

We may collect personal information in a number of ways, including:

- when you give it to us directly (for example, via our websites or apps, electronic or paper forms, or by speaking with our representatives by phone, email, live chat or via social media);
- while we are providing you with a product, service or benefit you requested;
- from third-party service providers and business partners (including commercial associates or credit reporting bodies);
- from publicly available sources;
- from electronic tagging technologies such as cookies;
- from page tracking technologies used when you use our apps;
- from our records of your service use; and
- where required by law or to meet the requirements of a government body or agency (for example, identity verification requirements before supplying certain services).

5. Why we collect, use and disclose personal information

We use personal information for the purpose we explain when we collect it, or otherwise as set out in this Privacy Policy. We will not use your personal information for another purpose unless we have your consent or we are authorised or required by law.

We collect, use and disclose personal information to supply and administer our products, services and benefits and for related purposes. Examples include:

- using credit-related information to assess a credit application;
- billing for your use of services and administering your account and usage;
- business planning and product development;
- notifying you about issues or problems with our products, services or benefits;

- helping you understand how our services (and your use of them) may be improved;
- reviewing and improving our products, services, apps and benefits;
- sending you marketing and promotional communications, including direct marketing (see section 9), including about products and services of our commercial associates (unless you opt out);
- seeking, obtaining or receiving professional advice (such as legal or financial advice);
- complying with industry codes and standards, and with legal and regulatory requirements (including requests from law enforcement, national security agencies and other authorities), including to assist with legal proceedings and to prevent, detect and prosecute fraud or other wrongdoing;
- complying with our obligations as telecommunications service suppliers, including maintaining the Integrated Public Number Database (IPND) and facilitating mobile number portability;
- protecting your safety or the safety of the public (for example, where there is an imminent threat to life);
- exchanging information with credit providers to assess credit applications, notify defaults, or assess creditworthiness, to the extent permitted under the Privacy Act;
- providing information to a credit reporting body to obtain a credit report or to allow a credit file to be created or maintained, and using commercial credit information to assess consumer credit applications (limited to permitted details such as name and address and the fact of application/provision of credit);
- using credit-related information to collect payments you owe;
- disclosing credit-related information internally for credit decisions;
- handling access or correction requests relating to credit-related information;
- handling complaints made to us, a regulator or an external dispute resolution scheme;
- using and disclosing credit-related information as required by law or by a court or tribunal order; and
- other uses or disclosures that you expressly consent to.

6. Who we may disclose your personal information to

We may disclose your personal information to third parties who assist us to run our business (in Australia and overseas), including our commercial associates, related bodies corporate (as defined in the Corporations Act 2001 (Cth)), suppliers and business partners, agents, consultants and professional advisers. We do this to help provide, promote or improve our products, services and benefits, or where authorised or required by law.

For example, we may disclose your personal information to:

- Invia Pty Ltd (Invia), as Blaze Mobile's turnkey solution provider (including provisioning, activation, service operations, systems support and related functions);
- operators of our customer service centre and relevant partners;
- billing and debt recovery service providers;
- information technology suppliers; and

- the organisations described in sections 6 and 7 below.

We may also disclose personal information where authorised or required by law, and where we consider it appropriate to help ensure compliance with laws (for example, to reduce fraud).

We take reasonable steps to ensure that third parties we disclose to provide the same, or substantially similar, levels of protection for your personal information as we do.

7. Use and disclosure of your personal information for identity checking requirements

We may use and disclose your personal information when required by law, including to conduct identity checks using third-party systems. Before we check your identity details, we will confirm you are authorised to provide those details so they can be matched with information held by an official record holder via third-party systems.

To activate a mobile service and as part of identity checking, some of your personal information may be supplied to third-party providers (for example, GB Group PLC (GBG)) to perform document verification with an official record holder. Such providers may also be required by law to collect and disclose personal information, including under counter-terrorism legislation.

If you do not consent to your personal information being supplied for identity checking, we may not be able to provide you with the requested service.

8. Use of your personal information by financial institutions

We use financial institutions to provide merchant facilities so we can process electronic transactions, including debit and credit card payments. These institutions may include National Australia Bank Limited (NAB), the Commonwealth Bank of Australia (CBA), The Australia and New Zealand Banking Group Limited (ANZ), Westpac Banking Corporation (Westpac) and Stripe Payments Australia Pty Ltd (Stripe).

To use the electronic transaction facilities we offer in connection with our services, some of your personal information will be supplied to one or more of these institutions. In some cases, information you provide is collected directly by the institution and is not disclosed or available to us.

These institutions may be required by law to collect and disclose personal information, including under counter-terrorism and anti-money laundering legislation. They may also disclose your personal information to their service suppliers, commercial partners, or to organisations and authorities they are authorised or required to disclose to.

9. Use of personal information by Google Analytics

We may use Google Analytics to collect information about the number and types of visitors to our websites and how our sites are used.

We and third-party vendors (including Google) may use first-party cookies (such as the Google Analytics cookie) and third-party cookies (such as the DoubleClick cookie) together to inform, optimise and serve ads based on a person's past visits to our websites. We explain cookies and why we use them in section 11.

You can opt out of Google Analytics for Display Advertising and customise Google Display Network ads using Google's Ads Preferences Manager.

10. Direct marketing

We may use and disclose your personal information to send you direct marketing from us and/or from third parties, including social networking sites, related bodies corporate, commercial associates, suppliers and business partners, agents, consultants and professional advisers who work with us to help provide, promote or improve our products, services or benefits.

Direct marketing may relate to our products, services and benefits or those of other parties, or to keep you informed about developments we think may interest you. This may continue after you stop acquiring products or services from us until you opt out.

You can opt out of receiving direct marketing by using the unsubscribe function included in each marketing message, or by updating your preferences in your Blaze Mobile account/app (where available), or by contacting us using the details in section 15.

11. Use of cookies

We may collect information about your general internet usage through cookies. A cookie is a text file generated by your browser and stored on your device. Cookies help us understand how visitors use our website, improve our website, and deliver a more personalised online experience.

Some cookies are essential for the site to operate. Others are used to enhance and personalise your experience.

Information collected via cookies may also be used to provide marketing and promotional material when you use the internet. You can control cookies using your browser settings.

12. How we store and protect personal information

We store personal information using a combination of electronic systems, paper files and other records. We take reasonable steps to protect personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure.

We also take reasonable steps to destroy or de-identify personal information within a reasonable timeframe when we no longer need it, including when it is no longer required to be retained under the Telecommunications Act 1997 (Cth).

The internet is not a secure method of transmitting information. We cannot and do not accept responsibility for the security of information you send to us or receive from us over the internet, or for any unauthorised access or use of that information.

13. Sensitive information

Under the Privacy Act, 'sensitive information' includes (among other things) information about an individual's racial or ethnic origin, religious beliefs, criminal record and health information.

We generally do not collect or hold sensitive information. However, in some circumstances, and where we have your consent or where required or authorised by law or by a court or tribunal order (including where collection is permitted without consent), we may collect and hold health information about you.

For example, we may collect sensitive information from you in connection with applications for payment assistance.

14. Do we send personal information overseas?

We may disclose some of your personal information to organisations outside Australia, including (without limitation) Canada, Germany, Ireland, the Philippines, Poland and the United States, for the purposes described in this Privacy Policy.

These overseas disclosures may include disclosures to service providers (including Invia and its subcontractors) where required to deliver, operate and support Blaze Mobile’s services.

Some of these countries may not have the same, or substantially similar, privacy protections as the Australian Privacy Principles. We may not require overseas recipients to comply with Australian privacy laws, and as a result your personal information may not receive the same protections it would in Australia.

By providing your personal information to us, you consent to the overseas disclosure described above, even if it may not receive the same protections. You can ask us not to transfer your personal information to the countries listed above, but if you do so we may not be able to provide you with the products, services or benefits you request.

15. How you can access your personal information

We take reasonable steps to keep the personal information we collect, use and hold accurate and up to date. This may include asking you to confirm the accuracy of the information we hold from time to time.

If any of the personal information we hold about you is incorrect, or if you tell us it has changed (for example, your address), we will correct and update it.

If you request it, we will provide you with a copy of the personal information we hold about you unless an exception under the Privacy Act applies. We may charge a fee to retrieve this information. If a fee applies, we will tell you the fee and obtain your agreement before providing the information.

If you create an account using the Blaze Mobile app (or other channel) and you have not activated a telecommunications service and do not intend to activate one, we will delete your account on request. However, for legal reasons (including under the Telecommunications Act 1997 (Cth)), we may be unable to delete accounts where a telecommunications service has been activated, or where you have paid money to us and a refund is yet to be paid.

To request access to your personal information or account deletion, contact us using the details in section 15. If your request relates to systems or operational processes supported by Invia as our service provider, Blaze Mobile may coordinate with Invia to action your request.

16. How to contact us or make a privacy complaint

If you have questions about this Privacy Policy, want to update information we hold about you, or want to make a complaint about how we have collected, used or disclosed your personal information, please contact our Privacy Officer:

- Privacy Officer
- Unit 10/61 Burnett St, Buderim QLD 4556
- privacy@blazemobile.com.au
- +61 (0) 2 7804 4211

When you contact us, please provide enough detail for us to identify your request or complaint. Where relevant, Blaze Mobile may liaise with Invia (as Blaze Mobile's service provider) to investigate and resolve the matter.

We will acknowledge and respond to privacy complaints within 30 days. Our response will confirm whether a breach has occurred. If there has been a breach, we will explain what we are doing to rectify it, how we will prevent similar issues in future, and any steps you should take to minimise impact.

If you are not satisfied with the outcome, you may request a review of the complaint and our resolution. If you remain dissatisfied or we do not respond within the 30-day timeframe, you can lodge a complaint with the Office of the Australian Information Commissioner (OAIC).