



Privacy Policy

Updated: 8 May 2026

Pennytel may update this policy from time to time. The current version is published on our website.

Where a change materially affects your rights or obligations, we will provide any notice required by your agreement or applicable law.

1. About this policy

This Privacy Policy explains how Pennytel Australia Pty Ltd collects, holds, uses and discloses personal information.

Pennytel handles personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable. It does not include information that has been de-identified so that the individual is no longer reasonably identifiable.

2. The kinds of personal information we collect and hold

The kinds of personal information Pennytel may collect and hold depend on the products and services you use and the way you interact with us.

This may include:

- your name, date of birth and contact details;
- your residential, service, billing and delivery addresses;
- your customer, account and service numbers;
- information needed to verify your identity, such as driver licence, passport, Medicare card or other identity document details where required;
- payment and billing information;
- order history, plan details and service preferences;
- information about the telecommunications services you use;
- service usage, billing and network-related information, including call, messaging and data usage records where relevant;
- mobile number transfer and porting information;
- SIM, device, handset, account access and technical service identifiers;
- IP addresses, browser information, device information and website or portal interaction data;
- records of your communications with Pennytel, including enquiries, complaints, support requests, forms, chats, emails and call recordings where applicable;
- customer support records and tickets created from chatbot, webchat and other support interactions;
- feedback, survey responses and marketing preferences;
- information relevant to payment assistance or account support;
- information relevant to domestic, family or sexual violence support, accessibility support or other customer safety needs where you choose to provide it; and
- any other personal information you provide to us or that we are required or authorised by law to collect.

3. Sensitive information

Sensitive information includes information such as health information, racial or ethnic origin, religious beliefs, political opinions, sexual orientation, criminal record information and other categories protected under privacy law.

Pennytel does not collect sensitive information unless:

- it is reasonably necessary for our functions or activities;
- you have consented to the collection; or
- the collection is otherwise required or authorised by law.

For example, sensitive information may be provided to Pennytel where you seek support relating to:

- payment assistance;
- domestic, family or sexual violence;
- accessibility or disability-related needs;
- safety concerns; or
- another support matter where that information is relevant to helping you.

4. How we collect personal information

Pennytel usually collects personal information directly from you or from someone authorised to act on your behalf.

This may occur when you:

- order or use a Pennytel product or service;
- create or manage an account;
- activate, transfer or port a service;
- complete an online form;
- make a payment;
- contact us by phone, email, chatbot, webchat, customer portal, post or another support channel;
- lodge a complaint or request payment assistance;
- ask for safety, accessibility or other support;
- participate in a survey, promotion or feedback process; or
- use our website, customer portal or digital services.

Pennytel may also collect personal information from other sources where lawful and relevant, including:

- your authorised representative or advocate;
- our related bodies corporate;
- wholesale, network, billing, payment and technology service providers;
- identity verification, fraud prevention and risk assessment providers;
- regulators, government agencies, courts, tribunals or law enforcement bodies where authorised or required;
- publicly available sources; and
- other third parties where you have consented or where collection is otherwise permitted by law.

5. Calls, chats and digital interactions

Call recordings

Calls with Pennytel are recorded unless you request that the call not be recorded.

Pennytel may use call recordings for purposes such as:

- customer service and account support;
- training and quality assurance;
- complaint handling and dispute resolution;
- fraud prevention and account security;
- verifying instructions or authorisations given to us; and
- meeting legal, regulatory and operational requirements.

Chatbot and online support interactions

If you interact with Pennytel through our chatbot, webchat or another online support tool, the content of that interaction may be recorded and stored in Pennytel's customer service systems as a support record or ticket.

Pennytel may use those records to:

- respond to your enquiry;
- manage your account or service request;
- maintain a history of customer interactions;
- handle complaints or disputes;
- improve customer service processes; and
- meet legal, regulatory and operational requirements.

Website and portal analytics

When you use Pennytel's website, customer portal, online forms or other digital services, Pennytel may collect technical and interaction information such as:

- IP address;
- browser and device type;
- pages viewed;
- links selected;
- form and session activity;
- referring website details;
- portal interactions; and
- other information generated through cookies or similar technologies.

Where an IP address or other digital identifier can be associated with an identified Pennytel customer or account, Pennytel may use that information to understand website and portal interactions linked to that customer or account.

Pennytel uses website, portal and digital interaction information to:

- operate and improve its websites, portals and digital services;
- understand customer journeys and digital usage;
- support customer service;
- protect system security;
- prevent fraud or misuse;
- troubleshoot technical issues; and
- support marketing and communications where permitted by law.

6. Anonymity and pseudonymity

Where it is lawful and practicable, you may interact with Pennytel anonymously or using a pseudonym. For example, you may browse general website information without identifying yourself.

However, Pennytel will usually need to identify you to:

- provide a telecommunications service;
- create or manage an account;
- verify identity or authority;
- process payments;
- respond to account-specific enquiries;
- handle complaints or access requests; or
- comply with legal and regulatory requirements.

7. Why we collect, hold, use and disclose personal information

Pennytel collects, holds, uses and discloses personal information for purposes including:

- supplying, activating, managing and supporting Pennytel products and services;
- creating and administering customer accounts;
- verifying identity, authority and customer eligibility;
- processing orders, service activations, service transfers and mobile number ports;
- billing, payments, credits, refunds and account management;
- assessing and managing payment assistance arrangements;
- responding to customer enquiries, support requests and complaints;
- managing service faults, outages, usage, performance and network issues;
- recording and managing customer communications, service instructions and authorisations;
- training staff and improving customer support quality;
- preventing, investigating and responding to fraud, scams, security incidents and misuse of services;
- complying with legal, regulatory, industry and contractual obligations;
- providing information to emergency services and other authorised users of the Integrated Public Number Database where required;
- managing directory listings where requested by you;

- conducting audits, risk management, quality assurance and internal business operations;
- improving Pennytel's products, services, systems, digital experiences and customer experience;
- conducting research, analysis and reporting, including using de-identified or aggregated information where appropriate; and
- sending direct marketing and service communications where permitted by law.

8. Who we may disclose personal information to

Pennytel may disclose personal information where relevant and lawful to:

- our related bodies corporate;
- wholesale, carrier, network and telecommunications service providers involved in supplying your service;
- billing, CRM, payment, fraud prevention, identity verification, customer support and technology service providers;
- website, portal, analytics and digital service providers;
- delivery, installation and field service providers where applicable;
- debt collection providers and professional advisers where relevant;
- government agencies, regulators, courts, tribunals, law enforcement bodies and other persons where disclosure is required or authorised by law;
- the Integrated Public Number Database Manager and authorised IPND users where required by law;
- directory publishers where you request a listed number or directory listing;
- a person acting on your behalf with your authority; and
- a prospective buyer, purchaser or transferee where Pennytel is involved in a merger, acquisition, business restructure or sale of all or part of its business or assets, subject to applicable legal requirements.

Pennytel will only use or disclose personal information for the purpose for which it was collected, for a related secondary purpose where you would reasonably expect that use or disclosure, with your consent, or where otherwise permitted or required by law.

9. Integrated Public Number Database and directory listings

Pennytel is required by law to provide certain customer information to the Integrated Public Number Database (IPND), including information associated with public telephone numbers and service addresses.

The IPND supports emergency services and other authorised purposes.

If you ask Pennytel for a listed number or directory listing, we may also provide the relevant information to directory publishers in accordance with your request.

10. Direct marketing

Pennytel may use your personal information to tell you about Pennytel products, services, offers and promotions where permitted by law.

Direct marketing may be sent by channels such as email, SMS or other permitted communication methods.

You can opt out of receiving direct marketing from Pennytel at any time by:

- using the unsubscribe facility included in the relevant message where available; or
- contacting Pennytel.

Pennytel will give effect to opt-out requests in accordance with applicable law.

Service messages, billing notices, security notices and other essential account communications are not direct marketing and may still be sent where relevant.

11. Overseas disclosure of personal information

Pennytel is likely to disclose personal information to overseas service providers in countries including the Philippines and India. Other countries may also apply depending on the systems, platforms and suppliers used to provide, support, secure or manage Pennytel services.

These overseas service providers may support Pennytel's customer service, operational or technology functions.

Before disclosing personal information to overseas recipients, Pennytel takes reasonable steps as required by the Privacy Act to ensure that the recipient handles personal information in a manner consistent with the Australian Privacy Principles.

12. How we hold and protect personal information

Pennytel holds personal information in electronic systems and, where necessary, in limited paper or other records.

Personal information may be stored in Pennytel systems or in systems operated by contracted service providers.

Pennytel takes reasonable steps to protect personal information from:

- misuse, interference and loss; and
- unauthorised access, modification or disclosure.

These steps may include administrative, technical and physical controls appropriate to the nature of the information and the risks involved.

Pennytel also takes reasonable steps to destroy or de-identify personal information when it is no longer needed for a permitted purpose, unless retention is required or authorised by law.

13. Accessing and correcting your personal information

You may ask Pennytel to give you access to personal information we hold about you; or correct personal information that you believe is inaccurate, out of date, incomplete, irrelevant or misleading.

To protect your privacy, Pennytel may need to verify your identity before responding to your request.

Pennytel will respond within a reasonable period. In most cases, we aim to respond within 30 days.

If Pennytel refuses a request for access or correction where permitted by law, we will explain the reasons for the refusal where appropriate and tell you how you can complain.

14. Notifiable data breaches

Pennytel has processes to identify, assess and respond to suspected data breaches.

Where Pennytel has reasonable grounds to believe that an eligible data breach has occurred under the Notifiable Data Breaches scheme, we will notify the Office of the Australian Information Commissioner and affected individuals as required by law.

An eligible data breach is a breach involving unauthorised access to, unauthorised disclosure of, or loss of personal information that is likely to result in serious harm to one or more individuals.

15. Privacy complaints

If you believe Pennytel has not handled your personal information in accordance with the Privacy Act 1988 (Cth) or the Australian Privacy Principles, please contact us:

- **Email:** complaints@pennytel.com.au
- **Phone:** 1300 232 888
- **Post:** Pennytel Privacy Complaints, PO Box 849, Narellan NSW 2567

We will acknowledge your privacy complaint and aim to resolve it within a reasonable timeframe.

If we do not respond within 30 days, or if you are not satisfied with our response, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC).

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You can contact the OAIC at www.oaic.gov.au or by calling **1300 363 992**.

16. How to contact Pennytel

You can contact Pennytel in the following ways:

- **Phone:** 1300 232 888 Monday to Friday, 9:00am to 5:00pm AET
- **Email:** support@pennytel.com.au
- **Website chatbot:** Penny is available on the Pennytel website
- **Customer Portal:** Existing customers may also contact us directly through the Pennytel Customer Portal.

17. Australian Consumer Law

Our services come with guarantees under the **Australian Consumer Law** that cannot be excluded. Nothing in this document excludes, restricts or modifies your rights under the Australian Consumer Law.

