

ONEseniors reserves the right to change this Credit Assessment Policy at any time and notify you by posting an updated version of the Policy on our website. The amended Policy will apply between us whether or not we have given you specific notice of any change. We encourage you to review this Policy periodically because it may change from time to time.

1. ABOUT THE POLICY

- 1.1. the objective of ONEseniors credit assessment policy is to achieve revenue assurance for ONEseniors and those operators who provide access to their services. ONEseniors has a responsibility to ensure that the commercial interests are safeguarded.

2. WHAT WE LOOK FOR

- 2.1. Through an individual's credit assessment, we seek to ensure:
 - a) compliance with regulatory obligations
 - b) risks associated with new and existing customers will be recognised
 - c) the results of an customer's credit report from an established credit bureau;
 - d) recent public available information on the customer;
 - e) a sign-off process that ensures sufficient checks and balances
 - f) security will only be sought where credit vetting indicates a specific financial risk of the customer.
 - g) active monitoring of accounts to ensure best practice credit management
- 2.2. The results of an individual's credit assessment will allow us to make a decision on whether or not to provide services to an individual.
- 2.3. As a result of an individual's credit assessment, we may:
 - 2.3.1. ask for further securities or for a bond amount to be paid in advance.
 - 2.3.2. offer alternative services that are more suited to your circumstances
 - 2.3.3. refuse to provide you services

3. CREDIT STATEMENT

- 3.1. ONEseniors will implement this policy in a fair, reasonable and non-discriminatory manner. We recognise that customers' circumstances may vary and we will operate our credit assessment activities in a sufficiently flexible manner.
- 3.2. The intention is to achieve the Objective in a commercially practicable manner. As a supplier of services, we need to ensure that amounts due for services delivered are received in full and on time. The credit assessment is the means to achieve this and avoid disruption of services.