



Credit Management Policy

1. Set out below is The Lines Company's policy with regard to requesting credit information from a customer or bill payer and/or the request of a bond from the same person. We may change the policy at any time, and will ensure that the up to date version is published on our website.
2. The Terms of Service (effective 1 November 2016) refer to the Credit Management Policy in Section 12.8.
3. **Our credit process**
 - We may ask for information that enables us to assess credit worthiness.
 - We will follow our Credit Management Policy if we make such a request.
4. **The type of credit information we may request**
 - Bank statements and credit history.
5. **Why we might ask for a bond**
 - We may request a bond as security against non-payment of billing statements.
 - If a bond is requested we will explain the reasons for this decision.
6. **The value of the bond and how it is returned**
 - The amount of the bond shall be two months of lines charges.
 - The bond will be held for a period of 12 months. The bond will be credited to the account so long as there has been no unpaid accounts.
 - The account will be credited at the first billing cycle after the 12 month period.
 - If the agreement is ended within 12 months and the bond has not been used against unpaid accounts, the bond will be returned to the person in whose name the bond is held.
 - The repayment will be made at the first billing cycle after the final account.
 - If all or a portion of the bond has been set against unpaid accounts the value of the bond returned shall be less the amount already paid to the account.
 - No interest shall be paid on the value of the bond held.

Contact details

7. For more information about this policy please contact The Lines Company's Customer Team.
 - Phone: 0800 367 546
07 878 0600
 - Email: queries@thelines.co.nz
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 - Office: 15 King Street East, Te Kuiti 3910