Payment Assistance Policy: Financial Hardship

FIBRENET BROADBAND

Payment assistance at a glance

If you are finding it difficult to pay your bill, please contact us as soon as possible. We will work with you to understand your circumstances and consider payment assistance options that may help you stay connected.

You can apply for payment assistance by support@fibrenetbroadband.com.au or calling 1300 380 130.

Financial hardship may be caused by illness, unemployment, reduced income, family or domestic violence, a death in the family, changed personal circumstances, natural disaster, unexpected expenses or other reasonable causes.

Depending on your circumstances, assistance may include a payment plan, more time to pay, moving to a lower-cost service, restricting non-essential usage, applying credits, discounting charges, waiving fees, or other suitable options.

We do not charge you to apply for payment assistance. We will assess complete applications within 5 business days and notify you of the outcome within 2 business days after assessment.

We will not take credit management action while your application is being assessed or while you are complying with an agreed payment assistance arrangement. Disconnection is only used as a last resort.

You can read our full Payment Assistance Policy below.

1. About this policy

Fibrenet Broadband Pty Ltd (ABN: 82 686 728 772) understands that circumstances outside your control can sometimes make it difficult to keep up with your telecommunications bills.

If you are experiencing financial hardship, we are here to help. Our priority is to keep you connected and to work with you on a fair, practical and sustainable arrangement based on your individual circumstances.

This Payment Assistance Policy explains how we assist customers who are experiencing financial hardship, how to apply for assistance, what options may be available, how we assess applications, and where you can access further support.

This policy applies to telecommunications goods and services supplied by Fibrenet Broadband Pty Ltd to eligible residential, small business and not-for-profit customers.

We will provide a copy of this policy free of charge upon request. If you require this policy in another format due to disability, language, accessibility needs or personal circumstances, please contact us and we will assist.

2. What is financial hardship?

Financial hardship is a situation where you are unable to meet your financial obligations to us because of circumstances affecting your ability to pay, and you reasonably consider that you will be able to meet those obligations if a suitable payment assistance arrangement is put in place.

Financial hardship may be short term or long term. Circumstances that may contribute to financial hardship include:

- personal or household illness;
- unemployment;
- low or insufficient income, including reduced access to income;
- being a victim or survivor of domestic or family violence;
- a death in the family;
- a change in personal or family circumstances;
- a natural disaster;
- unexpected events or unforeseen changes that have impacted your income or expenditure; or
- any other reasonable cause.

You do not need to wait until your account is overdue before contacting us. If you are concerned about your ability to pay, we encourage you to contact us as soon as possible.

3. Our commitment

We will assess requests for financial hardship assistance on a case-by-case basis.

When dealing with customers experiencing financial hardship, we will:

- treat you with courtesy, respect and sensitivity;
- consider your individual circumstances;
- prioritise keeping you connected to essential telecommunications services;
- provide clear information about available assistance options;
- avoid requesting information that is unnecessary or unduly onerous;
- keep your information confidential and secure;
- not charge you for applying for, being assessed for, or receiving financial hardship assistance;
- not take credit management action while your application is being assessed; and
- only disconnect services as a measure of last resort.

4. How to contact us

If you are experiencing financial hardship, or think you may need payment assistance, please contact us.

Our Financial Hardship Team can be contacted by:

- Phone: 1300 380 130
- Email: support@fibrenetbroadband.com.au
- Website: fibrenetbroadband.com.au
- Post: L1, 467 Scarborough Beach Rd, Osborne Park WA 6017

If you need an interpreter, you can contact us using the Translating and Interpreting Service by calling 131 450.

If you are d/Deaf, hard of hearing, or have difficulty speaking, you can contact us through the National Relay Service.

If you are experiencing domestic or family violence, or have specific safety, privacy or accessibility needs, please let us know. We will work with you to find a safe and suitable way to communicate.

5. How to apply for payment assistance

You can apply for payment assistance by contacting us by email, phone or another suitable method.

To apply by email, please contact us at support@fibrenetbroadband.com.au and include:

- your name;
- your account number, if known;
- your preferred contact details;
- the service or account your request relates to; and
- a brief summary of your circumstances and the type of assistance you are seeking.

You do not need to complete a specific form to apply for payment assistance.

If email is not suitable for you, please call us on 1300 380 130 and we will help you apply another way.

If you have accessibility needs, language needs, safety concerns, or you are experiencing domestic or family violence, we will work with you to find a safe and suitable way to apply.

6. Information we may request

We may ask you questions about your circumstances, your account, your telecommunications services and what assistance you need.

Depending on your situation, we may ask for supporting information or documentation, such as:

- your current contact details;
- details of the telecommunications services you receive from us;
- employment or income information;
- a statement of your financial position;
- evidence that you have consulted a recognised financial counsellor;
- official written communication from a person or support group familiar with your circumstances;
- medical, rehabilitation or other documents relevant to your circumstances; or
- other documents reasonably necessary to assess your application.

We will only request information that is reasonably necessary for our assessment. We will not request information that is unduly onerous.

You do not need to provide supporting documentation if:

- you are seeking short term assistance for no more than three billing cycles; or
- you are a victim or survivor of domestic or family violence.

However, we may request information or documentation if:

- the assistance is likely to be long term and the amount to be repaid is more than $1,000;
- you have been a customer of ours for less than two months; or
- we reasonably believe there may be fraud.

If you are unable or unwilling to provide requested information, please contact us so we can discuss alternatives. In some cases, we may not be able to complete an assessment without the information reasonably required.

7. Assessment process and timeframes

Once we receive your complete application, including any information we reasonably request, we will assess your eligibility for payment assistance within **5 business days**.

We will notify you of the outcome of your application within **2 business days** after completing our assessment.

If we need more information to complete the assessment, we will tell you what information is required and why it is needed.

If your application is approved, we will work with you to agree on a suitable payment assistance arrangement.

If your application is not approved, we will tell you the outcome and explain your options, including how you can request a review or make a complaint.

8. Assistance options

We will work with you to identify an arrangement that is suitable for your circumstances and helps you stay connected.

Assistance options may include:

- temporarily postponing, extending or deferring the time for paying a bill;
- a payment plan tailored to your ability to pay;
- transferring you to a lower-cost plan or service;
- restricting or temporarily suspending some services or usage to help manage costs;
- removing non-essential service features at no cost;
- applying spend controls or other spend management tools;
- discounting certain charges;
- applying a credit to your account;
- waiving certain fees or charges;
- waiving part of a debt where appropriate;
- matching payments or providing credits in exchange for payments made by you;
- adjusting internal credit thresholds to reduce the risk of disconnection; or
- offering a free non-automatic payment method.

The options available will depend on your circumstances, the services you receive, your account status and what we consider reasonable and suitable.

9. Confirming an arrangement

If we agree on a payment assistance arrangement, we will confirm the arrangement in writing by email or letter.

The confirmation will include:

- the type of assistance being provided;
- the duration of the arrangement or the review date;
- any payment amounts and payment frequency;
- any service restrictions or changes;
- your rights and obligations under the arrangement;
- your obligation to tell us if your circumstances change;
- your right to request a review if your circumstances change; and

- the circumstances in which credit management action may occur.

The arrangement will not commence until you accept it. We will not charge you for setting up or administering a payment assistance arrangement.

10. Your obligations during an arrangement

If you enter into a payment assistance arrangement, you must:

- comply with the agreed terms of the arrangement;
- make payments as agreed, where payments form part of the arrangement;
- keep your contact details up to date;
- tell us if your circumstances change; and
- contact us as soon as possible if you are unable to meet the arrangement.

If your circumstances change, we will review the arrangement with you.

11. Credit management and disconnection

We will not take credit management action while:

- you are discussing payment assistance options with us;
- you have applied for payment assistance and your application is being assessed; or
- you are complying with an agreed payment assistance arrangement.

We will only take credit management action during a payment assistance arrangement if:

- you do not meet your obligations under the arrangement;
- we have taken steps to review the arrangement; and
- we have taken reasonable steps to contact you to discuss payment options before taking action, or another permitted exception applies.

Credit management action may include restricting, suspending or disconnecting services, referring a debt for collection, or other action relating to unpaid amounts. Disconnection will only be used as a measure of last resort.

Before taking credit management action, we will provide notice where required and give you an opportunity to contact us.

12. Privacy and confidentiality

We will treat information provided as part of a financial hardship application as confidential.

We will only use your information for the purpose of assessing and managing your application, administering any agreed arrangement, complying with our legal obligations, and managing your account.

We will only allow access to your information by authorised personnel who need to access it for these purposes.

We will handle your personal information in accordance with applicable privacy laws and our Privacy Policy, available at fibrenetbroadband.com.au.

13. Family and domestic violence

If you are affected by domestic or family violence, we will take additional care when communicating with you and managing your account. We will not require supporting documentation to demonstrate financial hardship where you are a victim or survivor of domestic or family violence, unless a permitted exception applies.

We can discuss safer contact methods, account privacy, authorised contacts and other practical steps to help you stay safely connected.

14. Accessibility and support needs

If you need help applying for payment assistance due to disability, language barriers, safety concerns, cultural needs or other personal circumstances, please contact us. We can assist with alternative communication methods, interpreter services, relay services or other reasonable support.

15. Complaints and reviews

If you are unhappy with the outcome of your application, or how your application was handled, you may ask us to review the decision.

You can also make a complaint through our Complaints Handling process. Our Complaints Handling Policy is available at fibrenetbroadband.com.au

Making a complaint does not prevent you from applying for, agreeing to, or continuing with a payment assistance arrangement.

If you are not satisfied with the outcome of your complaint, you may contact the Telecommunications Industry Ombudsman.

Telecommunications Industry Ombudsman
Phone: 1800 062 058
Website: www.tio.com.au
Post: PO Box 276, Collins Street West VIC 8007
National Relay Service: 1300 555 727, then ask for 1800 062 058

16. Further support

You may wish to speak with a financial counsellor or support service. Financial counsellors provide free, independent and confidential assistance to people experiencing financial difficulty.

National Debt Helpline
Phone: **1800 007 007**
Website: **www.ndh.org.au**

Other support services include:

- 1800RESPECT: 1800 737 732
- Lifeline: 13 11 14
- Beyond Blue: 1300 224 636
- Way Forward: 1300 045 502
- MensLine Australia: 1300 789 978
- Gambler's Help: 1800 858 858
- Centrelink: www.servicesaustralia.gov.au
- MoneySmart: www.moneysmart.gov.au

17. Policy availability

The current version of this policy will be published on our website at fibrenetbroadband.com.au. We will provide a copy free of charge upon request. We may update this policy from time to time.