



## 1st Internet

### **Financial Hardship / Payment Assistance Policy**

#### ***Financial Hardship***

Financial Hardship is a situation where a customer is unable to discharge the financial obligations in relation to our services due to a reasonable temporary or ongoing cause, but where the customer expects to be able to do so over time if payment arrangements are changed.

#### ***Statement of intention:***

We acknowledge that financial hardships can create challenges when it comes to settling your bills. We are committed to assisting you during these times and to keeping your service active.

We will work with you in addressing financial difficulties, whether they are temporary or long-term in nature and we are dedicated to supporting customers encountering financial hardship in maintaining their telecommunications services. Together, we will work towards identifying a sustainable solution.

It's important to note that the assistance we provide is tailored to your unique circumstances, and we approach each situation on an individual basis.

If you're experiencing any of the following situations, you may be eligible for payment assistance.

- Personal or household illness
- Unemployment/Low or insufficient income, including reduced access to income.
- Being a victim/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.
- Other reasonable causes:

and you consider you will be able to meet your payment obligations if payment assistance is provided.



### ***How to get in Contact:***

We encourage you to contact us if you experience any difficulties paying for our services. We may also contact you to discuss payment assistance if you appear to be experiencing financial hardship.

However, in most cases, we ask that you get in touch with us.

You may contact us via phone on 1300 898 962 Monday-Friday 8:30am-6:00pm AEST /AEDT (Excluding National Public Holidays) or email at [internet@1stenergy.com.au](mailto:internet@1stenergy.com.au) and provide the following:

- Full name.
- Account number.
- Your contact number.

For additional help or more details, consult our Financial Hardship Policy.

### ***Your options:***

We understand that sometimes you may need additional support, if you are experiencing Financial Hardship, there are a few options that may be available to you depending on your circumstances. We're committed to ensuring telecommunications access by providing a tailored and sustainable solution that meets your individual needs and circumstances.

If you wish to stay connected with us, some options include:

- Temporarily postponing or deferring payments.
- A payment plan which is tailored to meet your ability to pay.
- Providing you with a spend control option.
- Moving you to a more affordable service plan if available.
- Discounting or waiving of debt.
- Discounting or waiving late payment fees.
- Discounting or waiving cancellation fees.
- Incentives for making payments, for example payment matching.
- Adjusting internal threshold limits so that you are not disconnected.

### ***The process – How do we assess your application?***

When assessing your eligibility for Financial Hardship/Payment assistance, we may request supporting documentation to conduct an assessment. However, we would not ordinarily require it unless:

- It appears that the financial arrangement will need to be long term - 3 months or longer; and
- We consider the amount to be repaid large or significant, more than \$1000; or
- You have been our customer for less than 2 months; or
- We believe there is a possibility of fraud.

In some situations, we may request further supporting documentation. However, we will always restrict the documentation required to what is directly related to the Financial Hardship assessment. These may include:

- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances.
- Evidence that you consulted a recognised financial counsellor; and
- A statement of your financial position.

We may not be able to assess your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us to determine your eligibility and arrange a tailored solution. Once we received all required information, we will let you know within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

\*Customers seeking short term assistance or customers who are a victim survivor or domestic or family violence are not required to provide evidence to support their application.

### ***Acceptance and review***

If you are eligible, we will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position. Where appropriate we will discuss means with you how to limit your spend (this may include barring or limiting some service features) during the time of our arrangement and thereafter.

Once we come to an agreement, we will put this in writing via email to you. You have the right to request these details in writing. You must inform us if your circumstances change (for better or for worse) during our arrangement.

We will not charge you for assessing your Financial Hardship circumstances or for administering the matter and you may contact us for information about your application at any stage of your application by using our contact methods.



It's important to note that a proposed financial hardship arrangement only becomes effective upon your acceptance. If you do not accept the proposed arrangement within ten days, it will no longer be available for acceptance. However, if you have a valid reason for not accepting within this timeframe, we will consider extending the proposal reasonably.

If it becomes evident at any point that you do not meet the criteria for an arrangement or assistance, and therefore we cannot provide assistance, we will promptly inform you of this decision.

### ***Your rights and Obligations for Financial Hardship / Payment Assistance Policy Summary.***

#### *Our responsibilities.*

- We'll ensure that none of your outstanding debt is in dispute.
- We'll confirm that you are the person who is legally liable to pay the debt.
- We'll not take credit management action whilst financial hardship arrangements are being discussed.
- If limiting access to services forms part of our agreement with you, we'll ensure access is limited as agreed and that the limitations are explained.
- The arrangements will be ones that you can meet.
- We'll monitor your compliance with the financial hardship arrangement.
- We'll not change the terms of the arrangement if you are meeting those terms.
- We'll clearly explain the terms of the payment arrangement to you.
- We'll ask you to contact us if your situation changes during the term of the arrangement.
- We'll be willing and able to review the terms of the financial hardship arrangement if you tell us that your circumstances have changed.
- We'll make sure you are fully informed of your rights and obligations under the arrangement.

#### *Your obligations*

- You acknowledge the debt and your obligation to repay the debt.
- You'll provide us with enough information for both parties to decide what constitutes a reasonable payment arrangement.
- You accept responsibility for reducing your service usage to a level that you are able to pay and you are prepared to take up relevant call barring options to achieve this.
- You accept the restricted level of access that we negotiate with you.
- You'll make repayments to us as agreed under the financial hardship arrangement.
- You must advise us within 14 days if your circumstances change during the term of your payment assistance arrangement. We will then review your payment assistance arrangement within 5 business days from when you informed us.

### ***Where can I get further support?***

#### *Finding a financial counsellor:*

In some cases, where we believe you are experiencing genuine and long-term financial hardship, we may ask you to seek assistance from a financial counsellor to discuss your financial situation. We believe some customers may benefit from the experience of a financial counsellor. You can talk to a phone financial counsellor or a consumer advocate who deals with financial difficulty matters from anywhere in Australia by ringing the National Debt Helpline on 1800 007 007 (minimum



opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Alternatively, you can find the financial counselling service nearest to you by visiting <http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>.

**Information on the Complaints Handling Process:**

You can also make a complaint by phone on 1300 898 962 Monday-Friday 8:30am-6:00pm AEST /AEDT (Excluding National Public Holidays) or email at [internet@1stenergy.com.au](mailto:internet@1stenergy.com.au) and provide the following:

- Full name.
- Account number.
- Your contact number.

For additional help or more details, consult our Financial Hardship Policy.

If you are not satisfied, you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or via the TIO website [www.tio.com.au](http://www.tio.com.au)

Please note you will not be disadvantaged from agreeing to a payment assistance arrangement if you make a complaint.