

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

Our Financial Hardship assistance is available to our residential and eligible small business customers who are experiencing temporary or long-term financial hardship and are unable to pay for their services. You have the right to apply for short-term or long-term payment assistance and this assistance is always free of charge.

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

- Personal or household illness.
- Loss of employment.
- 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 we can help**

We're committed to helping you maintain your service access and can provide various payment options including:

- 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.

### **How do you apply?**

Call 1300 898 962 Mon-Fri, 8:30am to 6pm (AEST/AEDST) excluding National public holidays. You may nominate an authorised person, an advocate, or a financial counsellor to speak to us on your behalf.

Alternatively, contact us via email [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.

### **Where to get further assistance**

Community financial counselling and support services are available free in Australia by calling the National Debt Helpline on 1800 007 007 (Monday to Friday, 9.30am to 4.30pm) or visit [ndh.org.au/](http://ndh.org.au/)

Financial counselling services can be accessed at: [moneysmart.gov.au/managing-debt/financial-counselling](http://moneysmart.gov.au/managing-debt/financial-counselling)

### **What if I have a complaint?**

For complaints or to have your application reviewed, contact 1300 898 962 or email [internet@1stenergy.com.au](mailto:internet@1stenergy.com.au). We'll try to resolve your issue as quickly as possible in accordance with our Complaints Handling Policy.

If you are not satisfied, you can contact the Telecommunications Industry Ombudsman on 1800 062 058 or via [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.