

ENERGYAUSTRALIA TELECOMMUNICATIONS FINANCIAL HARDSHIP POLICY

1. Introduction

We are here to help. We will work with you to help you respond to financial difficulty, whether temporarily or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case by case basis.

1.1 What is financial hardship?

Falling on times of financial hardship can happen to anyone.

There may be circumstances that make it harder for you to pay your telecommunication bills. Whether it is a short-term setback or something that is ongoing, we understand that financial difficulties can come in many ways.

You might experience hardship because of factors like:

- death in the family
- household illness
- family violence
- unemployment
- reduced income

If you are experiencing financial hardship, this policy is our commitment to work with you to find ways to manage your telecommunications usage and costs and provide the assistance and extra flexibility you may need based on your individual circumstances.

1.2 Identifying and assessing hardship customers.

We encourage you to contact us if you are struggling financially.

You can contact us directly or through a third party, such as a financial counsellor or a welfare agency.

We will assess your eligibility into our hardship program by reviewing the following indicators:

- Missed or late payments alerted to us through our credit and collection cycles
- Reliance on government assistance grants
- Interactions between yourself and our staff
- You may indicate to us that you are a hardship customer

We understand that some customers may feel uncomfortable discussing their financial problems and the above indicators are not exhaustive and may occur out of sequence. This is why our staff are trained to identify vulnerable customers who may benefit from our hardship program.

If you are not eligible for our hardship program, we will provide you with a reason via your preferred method of communication.

2. The EnergyAustralia Telecommunications hardship program.

If you are experiencing financial hardship, there are a few options that may be available to you depending on your circumstances.

2.1 For customers on an EnergyAustralia plan

Options to stay connected.

There may be options to you to stay connected such as:

- Spend Controls
- Applying restriction on your services
- Low cost interim options until you can continue with original payments

Payment options.

We can also assist through finding suitable financial arrangements, such as:

- Flexible payment arrangements
- Deferment of debt
- Waiving of cancellation fees

2.2 For customers on an On by EnergyAustralia plan

Options to stay connected.

There may be options to you to stay connected such as:

- Spend Controls
- Applying restriction on your services
- Flexible payment options.

Payment options.

We can also assist through finding suitable financial arrangements, such as:

- Waiving of late payment fees
- Deferment of debt
- Waiving of cancellation fees

3. Other Supports

3.1 Financial Counselling Services

Financial counsellors can support you to better manage your finances and can represent you in discussions with us.

We can refer you to accredited financial counselling agencies, who offer their services at no cost to you. Financial counsellors can contact our team directly on your behalf on 1800 558 643 (Monday to Friday, 8.00am to 6.00pm AEST).

If you are an On by EnergyAustralia customer Financial counsellors can contact our team directly on your behalf on 1800 108 633 (Monday to Friday, 8.00am to 6.00pm AEST).

4. Complaints

We want to do everything we can to make our program work for our customers and we will do what we can to resolve your concerns.

If you have a complaint about our program, we will do our best to work towards an early resolution. If this isn't possible, our Customer Resolutions team is available on 1800 448 305 (Monday to Friday, 8.00am to 6.00pm)

If you are an On by EnergyAustralia customer please contact our team directly on 1800 108 633 (Monday to Friday, 8.00am to 6.00pm AEST).

If you are unhappy with the outcome of the enquiry into your complaint, you can contact the Telecommunications Industry Ombudsman to request a free and independent review.

Telecommunications Industry Ombudsman

tio.com.au

Phone: 1800 062 058

5. Privacy

EnergyAustralia is fully committed to respecting our customer's privacy. We protect the personal information of our customers in accordance with the Privacy Act 1988 (Commonwealth) and the Australian Privacy Principles.

6. Contact us

You can get in touch to discuss your situation and/or this Telecommunications Financial Hardship Policy by calling us on 1800 558 643 between the hours of 8am – 6:00pm AEST or sending an email to nbnsupport@energyaustralia.com.au.

If you are an On by EnergyAustralia customer please contact our team directly on 1800 108 633 (Monday to Friday, 8.00am to 6.00pm AEST) or sending an email to nbnsupport@energyaustralia.com.au.