

Elevate Internet

Financial Hardship Policy

1) Introduction:

- a) Elevate Internet is committed to keeping customers connected during times of financial hardship. Disconnection is only used as a last resort measure. This policy outlines our approach to supporting customers facing financial difficulties.

2) Definition of financial hardship:

- a) Financial hardship is a situation where a customer is unable, reasonably, to discharge their financial obligations under the Terms and Conditions due to illness, unemployment or other reasonable cause, and expects to be able to do so if payment and/or service arrangements were changed.

3) Accessibility:

- a) This policy is available on our website www.elevateinternet.com.au with a concise summary. It is accessible to people with disabilities and available in-store [if applicable].

4) Eligibility and application process:

- a) Customers can apply for financial hardship assistance by contacting our support staff on 1300 159 250.
- b) For short term hardship (≤ 3 billing cycles) or in domestic violence situations, supporting documentation is not required.
- c) In other cases, we may require supporting documentation if the amount owing is $> \$1000$, the customer has been with us < 2 months, or fraud is suspected.

5) Assessment process and timeframes:

- a) We will assess all applications within 5 business days of receiving a complete application.
- b) Customers will be notified of the outcome within 2 business days of assessment completion.
- c) There is no charge for the assessment.

6) Assistance options:

- a) We offer at least 6 assistance options, including:
- b) Temporarily postponing or deferring payments
- c) Tailored payment plans matched to customer's capacity to pay
- d) Bill waivers or reductions
- e) Removing/restricting non-essential features or services
- f) Transferring to a more affordable plan
- g) Spend controls and usage limits

7) Arrangement commencement and notification:

- a) Agreed hardship arrangements commence immediately.
- b) Customers will receive written notice of the arrangement details within 2 business days.

8) Credit management and debt sale:

- a) We will not take credit management action while a hardship application is being assessed or an arrangement is in place, unless the arrangement terms are broken, and certain conditions are met.
- b) Hardship debts will not be sold while an arrangement is being reviewed.

9) Staff training and monitoring:

- a) All relevant staff receive financial hardship training upon hiring and then annually.
- b) Staff interactions with hardship customers are regularly monitored.

10) Record keeping:

- a) Detailed records of hardship arrangements are kept for at least 2 years after arrangement completion.
- b) Records demonstrating compliance with the Hardship Standard are kept for at least 2 years.

11) Complaints and the TIO:

- a) Customers can lodge complaints about this policy or related issues directly with us at 1300 159 250.
- b) At any time, you can contact the Telecommunications Industry Ombudsman (TIO) for assistance. The TIO is a free, independence service that helps with phone and internet complaints. The TIO may be able

to assist you where you are unhappy with the information we have given you, the time it takes for us to response, or the way we respond.

- c) To find out more about how the TIO can assist you:
 - i) Phone: 1800 062 058
 - ii) Email: tio@tio.com.au
 - iii) Webpage: www.tio.com.au