

Financial Hardship Policy

Help if you're finding it hard to pay your bill.

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FlixLink · Flixlink Broadband Pty Ltd, ABN 44 669 575 679 · (02) 9071 2900 · info@flixlink.com.au · flixlink.com.au

This policy explains the free help we offer if you're having trouble paying us, how to apply, how we decide, and how we protect you while you get help. It applies to Flixlink Broadband Pty Ltd (ABN 44 669 575 679), trading as FlixLink Telecommunications ('FlixLink', 'we', 'us', 'our'). It is our payment assistance policy under the Telecommunications (Financial Hardship) Industry Standard 2024. A summary comes first, then the full policy and our application form.

1. Summary

We want to keep you connected. If you're finding it hard to pay us, please contact us early. We only disconnect a service as a last resort.

What financial hardship means. You're in financial hardship if you can't pay what you owe us because of something like illness, losing your job, low income, domestic or family violence, a death in the family, a change in your circumstances, a natural disaster or another unexpected event, and you believe you could pay with some help.

Your right to apply. If you're in financial hardship, you have a right to apply for short-term help (up to 3 billing cycles) and long-term help (more than 3 billing cycles). Applying, and any help we give you, is free.

Help we can offer. We tailor help to your situation and what you can afford. It can include:

- more time to pay a bill
- a payment plan you can afford
- a discount on a bill charge
- a credit to your account
- waiving some or all of what you owe
- moving you to a cheaper plan at no cost
- removing add-ons you don't need, at no cost
- a free manual payment option instead of automatic card payments.

How to apply. Use our application form below, or give us the same details:

- by phone on (02) 9071 2900 9am to 6pm, Monday to Friday (Sydney time)
- by email to info@flixlink.com.au at any time
- through the message form on our Contact page.

Someone else, such as a financial counsellor, can apply for you.

What happens next. We tell you how long it will take. We assess your application within 5 business days of receiving your complete application, and tell you the outcome within 2 business days after that. You don't need to give evidence for short-term help, or if you're affected by domestic or family violence. While we consider your application, and while help is in place, we won't restrict, suspend or disconnect your service, take any other credit management action, or sell your debt.

Not happy with our decision? Ask us to review it, or make a complaint under our Complaint Handling Policy. You can also complain to the Telecommunications Industry Ombudsman (TIO), a free and independent service, on 1800 062 058 or at tio.com.au.

Free financial counselling.

- National Debt Helpline: 1800 007 007, ndh.org.au
- Small Business Debt Helpline: 1800 413 828, sbdh.org.au

2. Our commitment

The goal of this policy is to prioritise keeping customers who are experiencing financial hardship connected. We will only use disconnection as a measure of last resort.

If you're experiencing financial hardship, you have a right to apply for financial hardship assistance. Using this policy is free. We don't charge you to apply, to be assessed, or for any arrangement we agree with you, and we don't charge to manage it.

This policy covers all our services. It applies to our residential customers, our not-for-profit customers, and small business customers that couldn't negotiate their contract terms and spend no more than \$40,000 a year with us. It also applies to former customers who still owe us money.

In this policy, a business day is any day except a Saturday, Sunday or public holiday in New South Wales.

3. What financial hardship means

You're experiencing financial hardship if:

- you can't pay what you owe us, under your contract or otherwise, because of circumstances such as:
- illness affecting you or your household
- unemployment
- low or not enough income, including less access to your income
- being a victim survivor of domestic or family violence
- a death in the family
- a change in your personal or family circumstances
- a natural disaster
- an unexpected event or change that has affected your income or spending, or
- any other reasonable cause, and
- you believe you'll be able to pay if we agree an arrangement to help you.

You don't need a concession card or a particular income to apply.

There are two kinds of help:

- **Short-term help** is for up to 3 billing cycles, to help with a financial difficulty. Most of our services are billed monthly, so this is usually up to 3 months.
- **Long-term help** is for more than 3 billing cycles in a row, to help with ongoing financial difficulties.

4. How to apply

4.1 Ways to apply

How	Details	When
Phone	(02) 9071 2900, to speak directly with our staff who are authorised to deal with hardship applications	9am to 6pm, Monday to Friday (Sydney time)
Email	info@flixlink.com.au. It helps if you put "Financial hardship" in the subject line	Any time
Online	The message form on our Contact page	Any time
Application form	Fill in our form (section 17, or the fillable PDF on this page) and email it to us	Any time
National Relay Service	Choose your call option on the National Relay Service website, then ask for (02) 9071 2900. For example: TTY 133 677, Voice Relay 1300 555 727, SMS Relay 0423 677 767	During our support hours
Interpreter	Call TIS National on 131 450 and ask them to call us on (02) 9071 2900. This is free for you	9am to 6pm, Monday to Friday (Sydney time)

You don't have to use the form. Telling us the same details by phone, email or our online form is enough. We won't make you go through extra steps before we assess your application.

4.2 What we need from you

Your application is complete when you've told us:

- your name, your account or service details, and how to contact you
- what help you'd like, or that you'd like to talk about the options
- roughly how long you think you'll need help, if you know, and
- that you're having trouble paying and believe you could pay with some help.

If anything is missing, we'll tell you straight away.

4.3 Someone can apply for you

Someone else, such as a financial counsellor, family member, friend or carer, can apply for you or help you apply.

- If they only need to speak with us for you, they can be your advocate. They can talk to us about your application but can't access your account information.
- If they need to deal with your account for you, you can make them your authorised representative. Adding an authorised representative is a high-risk change, so we verify your identity first. Our Account Security and Scam Protection Policy explains how.

4.4 Help to apply

We'll help you apply if you have a disability, prefer to use a language other than English, are affected by domestic or family violence, or have other needs. You can use an interpreter or the National Relay Service (see the table above), ask for this policy in another format such as large print, or ask for more time.

4.5 Checking on your application

We give you a reference number. To check on your application, call or email us and quote it.

4.6 Getting a copy of this policy and the form

As soon as practicable after you ask for a copy, accept our offer of one, or tell us you want to apply, we'll send you this policy and our application form, free, in a way that suits you.

5. How we assess your application

5.1 Who is eligible

You're eligible for help if:

- your situation meets the meaning of financial hardship in section 3, and
- you want to use one or more of the options we offer (section 6).

5.2 Steps and timeframes

1. We tell you how long we expect the assessment to take.
2. We talk with you about your situation, what you can afford, and the options that might suit you.
3. We complete the assessment as soon as practicable, and within 5 business days of receiving your complete application.
4. We tell you the outcome as soon as possible, and within 2 business days after completing the assessment. If it becomes clear that you're not eligible, we tell you straight away and explain why.
5. If you're eligible, we agree the help with you (section 7).

5.3 Information we might ask for

- We don't ask for evidence of financial hardship if you're applying for short-term help, or if it appears you may be affected by domestic or family violence.
- We never ask for information that is irrelevant to your application or unreasonably hard for you to provide.
- For long-term help, we may ask for information that shows your financial hardship only if it's strictly necessary to assess your application, and:
 - you'd need to repay more than \$1,000, or
 - you've been our customer for less than 2 months, or

- we reasonably believe there may be fraud.

Even then, we often won't need anything. If we do ask, we tell you in writing, or in another way that suits you, and give you enough time to get the information. We also:

- give you a contact point, with an email address and phone number, to talk about our request
- give you ways to provide the information, including email, another electronic method, by post (ask us for our postal address), and another way that suits you if you have a disability, prefer a language other than English or have other needs
- only ask for what's strictly necessary, and only keep a copy or record of it for as long as we need to finish the assessment
- explain how you can show documents to our authorised staff so they can sight them
- explain how we'll use and store the information, that we may base our assessment on it, and what other information we may use
- tell you that we may not be able to finish the assessment if the information isn't provided or is incomplete, and that giving false, inaccurate or misleading information may mean we cancel the assessment.

When the assessment is finished, we securely destroy any information you gave us for it.

6. Help we can offer

We offer help that is realistic, appropriate and tailored to you. We take into account your circumstances and what you can afford to pay. Depending on your situation, we can offer one or more of these options:

Option	What it means
More time to pay	We postpone, extend or defer the date a bill is due
Payment plan	You pay what you owe in instalments you can afford
Discount	We reduce a charge on your bill
Account credit	We apply a credit to your account
Waiving a debt	We cancel some or all of what you owe us
Cheaper plan	We move you to a plan or service that better suits your circumstances, at no cost
Removing extras	We remove add-ons or features you don't need, at no cost
Manual payments	Instead of automatic card payments, we send you a one-off payment link when you're ready to pay. This is free

None of these options cost you anything. We don't charge late payment fees. An arrangement can cover any amount you owe us, including modem repayments.

If you're affected by domestic or family violence, we also consider options that help you manage payments on an ongoing basis.

We can also help you get a low-cost or free phone that can call Triple Zero (000) (section 12).

7. Your arrangement

7.1 When it starts

Your arrangement starts as soon as you tell us you agree to it, whether by phone, email or in writing.

7.2 Written confirmation

Within 2 business days of you agreeing, we send you written confirmation of:

- the details of the arrangement
- your rights and obligations under it
- the need to tell us within 14 days if your situation changes
- when we may take credit management action (only as set out in sections 7.4 and 9)
- how long the arrangement lasts, and
- your right to ask us to review it if your financial situation changes.

7.3 If your situation changes

Please tell us within 14 days if your situation changes, for better or worse. We review your arrangement within 5 business days of you telling us.

7.4 If you can't keep to your arrangement

Tell us as soon as you can. If we think you haven't kept to the arrangement, we contact you promptly to talk about it and offer to review it.

We won't take credit management action while your arrangement is in place. We'll only end an arrangement early if you haven't kept to it, we've taken steps to review it with you, and one of these applies:

- we've tried to talk with you about payment options, or you've contacted us about them
- you agree the arrangement can't be completed
- we couldn't reach you despite reasonable efforts (at least 3 attempts, as described in section 9.4), or
- we have a genuine reason to believe you can't or won't pay, and that the amount you owe would otherwise keep growing.

If we end an arrangement, we tell you in writing. Before taking any credit management action after that, we follow section 9.

8. While we consider your application, and while help is in place

While you're discussing hardship help with us, after you've applied for it, and while an arrangement is in place (including while we review it):

- we won't restrict, suspend or disconnect your service

- we won't take any other credit management action, such as trying to collect the debt, and
- we won't sell your debt (section 10).

If a payment is due while we're assessing your application, tell us and we'll postpone it until we've decided. Your services keep working, and your normal charges continue unless we agree otherwise as part of your arrangement.

If you make a complaint about something that could make your financial hardship worse, we treat it as an urgent complaint under our Complaint Handling Policy.

9. Payments, restriction, suspension and disconnection

This section applies to all our customers.

9.1 If a payment fails

We don't charge late payment fees. If a payment fails, we tell you, retry the payment and give you a chance to update your card or pay another way.

9.2 We check for financial hardship first

Before we decide whether to take any credit management action, we take reasonable steps to find out whether you're experiencing financial hardship. If you are, we offer you help that suits your situation, and take reasonable steps to keep your service connected. We consider how essential your service is and your individual circumstances.

9.3 When we never take credit management action

We never take credit management action:

- over an amount you're disputing in an open complaint
- while you're discussing financial hardship help with us, have applied for it, or have an arrangement in place, or
- for 30 days after you first tell us you have safety concerns because of domestic, family or sexual violence, or for any longer period we agree with you, unless you ask us to (section 11).

9.4 Before we restrict, suspend or disconnect a service for non-payment

1. **We try to contact you.** We make at least 3 attempts to contact you, each on a different business day, over no more than 10 calendar days. We use at least 2 different methods, such as phone and email, and at least one is in writing. Our written message says that we're contacting you because we propose to take credit management action, which may include restriction, suspension or disconnection.
2. **We give you written notice.** We give you written notice at least 10 business days before we act. The notice says: - what we're going to do - when we'll do it - why we've decided to do it - all the charges that may apply - any effect on your other FlixLink services - that you may lose your phone number if a phone service is disconnected, and - how to contact us, with contact details for the TIO and financial counselling services.
3. **Last resort.** We only suspend or disconnect a service as a last resort, after considering less serious steps.

9.5 Reviews and reconnection

If you ask, we review a decision to restrict, suspend or disconnect your service and tell you the outcome. If we restricted, suspended or disconnected a service by mistake, we reconnect it free.

10. We won't sell your debt

We won't sell a debt you owe us:

- while you're discussing financial hardship help with us or have applied for it
- while an arrangement is in place, or
- while we're reviewing your arrangement.

11. If you're affected by domestic, family or sexual violence

We can help you stay connected and safe.

- **No evidence.** We won't ask you for evidence of the violence, or of your financial hardship, unless the law requires it.
- **Safe contact.** We'll check it's safe to talk, and agree with you how and when we contact you. For matters about the violence, we only use that method unless you tell us otherwise or the law requires something else.
- **Protection from disconnection.** If you're the account holder and you tell us you're worried about your safety, we won't restrict, suspend or disconnect your service for 30 days from when you first tell us, or for any longer period we agree with you, unless you ask us to.
- **Urgent reconnection.** If your service has been restricted, suspended or disconnected and you urgently need it back because of a safety risk, tell us. We'll urgently reverse it, unless the law prevents it. If reversing it isn't practical, we'll offer you an equivalent service.
- **Before any credit management action.** If you've asked us for help in the last 60 days, we first consider the impact on you, whether someone else contributed to the debt, and whether everything we agreed (such as a payment plan or extension) was set up correctly.
- **You don't have to deal with the person using violence.** We won't ask you to contact them or their representative.
- **Support.** 1800RESPECT offers free, confidential support 24 hours a day, 7 days a week: call 1800 737 732, text 0458 737 732 or visit 1800respect.org.au. If you're in danger, call Triple Zero (000).

Our Domestic, Family and Sexual Violence Support Policy explains all the ways we can help.

12. Getting a low-cost or free phone that can call 000

If you're experiencing financial hardship and need a mobile phone that can call Triple Zero (000), we can help you get a low-cost or free one.

- **Free phone check.** Before you get a phone, tell us its make and model. We'll check, free, whether it can call 000 on our mobile network and, if our network isn't available, on other mobile networks.
- **No-interest loans.** Good Shepherd's No Interest Loans (NILs) can lend eligible people up to \$1,000 for phones and tablets, with no interest or fees. Visit nils.com.au or call 13 64 57.
- **Low-cost and free devices.** ACCAN (the Australian Communications Consumer Action Network) has a list of community organisations that may help you get a low-cost or free device: ACCAN affordable devices.

If we find that your phone can't call 000, we'll tell you and give you information about low-cost or free phones that can.

13. Financial counselling and other support

Financial counsellors are free and confidential. They can help you work out a budget and, with your permission, talk to us for you.

Service	Contact
National Debt Helpline (free financial counselling)	1800 007 007, ndh.org.au
Small Business Debt Helpline (free financial counselling for small business owners)	1800 413 828, sbdh.org.au
1800RESPECT (domestic, family and sexual violence support)	1800 737 732, 1800respect.org.au
Telecommunications Industry Ombudsman (free, independent complaint resolution)	1800 062 058, tio.com.au

14. Complaints and reviews

- **Ask for a review.** If you disagree with our decision on your application or about your arrangement, call or email us and ask us to review it. The business owner reviews the decision personally. We tell you the outcome and our reasons.
- **Make a complaint.** You can complain to us about any part of how we've handled your application or arrangement. Our Complaint Handling Policy explains how. If the issue could make your financial hardship worse, we treat your complaint as urgent.
- **Go to the TIO.** If you are not satisfied with how we have handled your complaint, you have a right to take it to the Telecommunications Industry Ombudsman, which is a free and independent service. Call 1800 062 058 or visit tio.com.au.

Making a complaint, to us or to the TIO, or asking for a review, doesn't stop you from agreeing to an arrangement with us.

15. How we tell you about this policy

- **On our website.** Our home page has a direct link to this page. This summary, the full policy and our application form are all on this page.
- **When you contact us.** If you tell us you're having trouble paying or need help with a bill, ask how to reduce or manage your spending, mention any of the circumstances in section 3, use words like "money problems", "struggling" or "cost of living", or otherwise let us know you're in financial hardship, we:
 - tell you about this policy and how to apply
 - discuss the options, and the processes and timeframes for applying and getting help
 - offer you a copy of this policy and the application form, in a way that suits you
 - offer you our phone number and email address for hardship matters, and
 - help you apply if you have a disability or other needs.
- **We contact you.** If you have more than 2 overdue bills in a row, 3 overdue bills in 6 months, or more than \$200 overdue, we try to contact you in writing about the help available.

- **On bills and reminders.** Our bills, reminder notices and those letters include information about this policy and the options, a link to this page, and our phone number and email address. We send them the way you've told us you prefer.

16. Training, records and review

- **Our people.** We have written procedures to help us meet our obligations. Everyone who deals directly with customers is trained on this policy, our procedures and the Standard before they start dealing with customers, and again every year. The training includes a test of their knowledge. We regularly monitor how we deal with customers in financial hardship, and review our training every year.
- **Records.** We keep records of each arrangement, including your application, any request we made for information, our correspondence with you, the dates we spoke, your acceptance and our written confirmation. We keep them for at least 2 years after the arrangement ends. We keep records of any credit management action, and of our staff training, for at least 2 years. We protect our records from misuse, loss and unauthorised access, and securely destroy them when we no longer need them. We give them to the Australian Communications and Media Authority (ACMA) if it asks in writing.
- **Privacy.** We only use and share information about your application or arrangement to help you, to deal with a complaint to the TIO or the ACMA, with your consent, or where the law requires or allows it. Our Privacy Policy explains how we handle personal information.
- **Review.** We review this policy at least once every 12 months to make sure it still works well. Our most senior executive has approved it and is responsible for how it works.

17. Our application form

You can use this form, or give us the same details by phone, email or our online form. You can download the fillable PDF form, fill it in on your computer or phone, and email it to info@flixlink.com.au.

You don't need to send payslips, bank statements, medical certificates or proof of domestic or family violence to apply.

Part A: About you

1. Account holder's name (required)
2. Your account details: your FlixLink mobile number, nbn® service address or order reference (required, any one)
3. Your phone number and/or email address (required, at least one)
4. How and when would you like us to contact you? Is it safe for us to leave a message? (optional)

Part B: The help you need

5. What help would you like? Tick any: more time to pay, a payment plan, a cheaper plan, other help, or "not sure, please talk to me" (required)
6. How long do you think you'll need help? Up to 3 months, more than 3 months, or not sure (required)
7. What could you afford to pay, and how often? (optional)
8. What's making it hard to pay? Tick any: illness, job loss or less work, low income, domestic, family or sexual violence, a death in the family, a change in circumstances, a natural disaster, an unexpected expense, something else, or prefer not to say. You don't need to give details (optional)

Part C: Support

9. Do you need an interpreter, or any help because of a disability or other needs? (optional)
10. Is someone applying for you or helping you, such as a financial counsellor? Their name, organisation (if any), phone or email, and whether you want them to deal with us for you (optional)

Part D: Declaration (required)

11. I'm having trouble paying what I owe FlixLink, and I believe I could pay with the help I've asked for or other help we agree on. The information on this form is true to the best of my knowledge.

Name and date.

18. Contact us

- Phone: (02) 9071 2900
- Email: info@flixlink.com.au
- Website: flixlink.com.au
- Flixlink Broadband Pty Ltd, ABN 44 669 575 679, trading as FlixLink Telecommunications