

Activ8me Financial Hardship Policy



Australian Private Networks Pty Ltd (trading as **Activ8me**) has put together the following financial hardship policy.

We understand that financial hardship can make it difficult for some customers to pay their bills. We are committed to working with you to find a suitable short-term or long-term solution that will maintain telecommunication services and ease your financial burden. Our friendly team will review your individual circumstances as the help we can provide is determined on a case-by-case basis.

This policy is designed to assist customers in financial hardship by:

- alleviating pressure and stress in such circumstances
- controlling future charges and keeping amounts owing manageable
- maintaining internet and/or landline services

TCP Code

This Financial Hardship Policy acknowledges the **Telecommunications Consumer Protections (TCP)** Code C628:2019 and we shall comply with the code when determining how we can assist you.

Activ8me contact details

You can contact us regarding financial hardship issues as follows:

Phone: 13 22 88 (Press 4 for Finance) (Available: Monday to Friday, 8:00am – 5:00pm)

Fax: 03 9484 3875

Email: hardshipassist@apn.net.au

Postal address: Activ8me Financial Hardship, Finance Department

279 Dundas Street

Preston, VIC 3072

ABN 27 103 009 552

ACN 103 009 552

Who can claim financial hardship?

This policy is applicable and available to our:

Residential customers

You are a residential customer if you are an individual who acquires a telecommunication product for the primary purpose of personal or domestic use and not for re-sale.

Small business customers

You are a small business customer if you are a business or non-profit organisation which acquires from us one or more telecommunications products, not for resale, with total annual spend below \$40,000 at the time of entering your contract (or until 31 December 2019, below \$20,000).

What counts as financial hardship?

'Financial hardship' means a situation where:

- You are unable to discharge the financial obligations owed under your customer contract with us or otherwise discharge the financial obligations you owe to us, due to illness, unemployment, being the victim of domestic or family violence, or other reasonable temporary or ongoing cause; and
- You believe that you are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of telecommunications products by us to you are changed

How to apply for financial hardship

You can apply for financial hardship via our website, using our online application form. There is a Summary of this Policy online, to help with the application process. If you have questions before you apply, just contact us.

In the application form, you will be asked to provide the following details:

- Who you are
- What invoices you are having difficulty with
- What circumstances led to the difficulty
- If a representative is helping with your application and you would like us to contact them, their contact details

Once we review the application, we will let you know if we need you to also provide supporting documents or evidence. We will respond to your application within 5 business days after we have all the information needed to make the assessment.

We of course, understand this is a difficult time, and will treat your application with the utmost privacy and confidentiality at all times.

We do require your application for financial hardship in writing. When completing your application via our online application form, this is used to satisfy this requirement. If you do not have online access, please call us.

You must send any documentation we require to the email address, postal address or fax number provided in the above section. Please address your documentation to the "Financial Hardship team."

Our assessment of an application may be based on the information you provide or other information available to us. Please ensure the information you provide us is correct and clear.

If it becomes clear to us at any time that you do not meet the criteria for an arrangement or assistance, we will inform you immediately.

If the information you provide is not sufficient for us to make an assessment, we will advise you what further information is required.

If you do not provide information as requested, an assessment may not be made.

We may cancel any financial hardship arrangement if you have provided false or incomplete information.

How is your application assessed for financial hardship?

Step 1: We'll check that the application is for reasons of financial hardship

The process is available for financial hardship reasons, not other issues about payment. If you're only disputing a bill, or raising another issue with your service, not claiming financial hardship, we will treat the claim under our disputes process and reject the financial hardship application.

If you raise financial hardship reasons and also dispute part or all of the charges, we'll check the disputed charges and decide if non-payment is reasonable in all the circumstances. If so, we will cancel those charges and notify you.

Reasons for financial difficulties that can support an application may include:

- loss of employment, by you or another family member who helps with the bills
- family breakdown
- domestic or family violence
- illness
- unexpected and unavoidable extra financial commitments, such as medical bills from an accident.

Step 2: We may ask for evidence of the reasons for the financial hardship claim

We may ask you for documentary evidence to assist with your application for financial hardship, such as:

- evidence that you or a family member lost employment
- evidence that you have consulted a financial counsellor
- a statutory declaration, signed and completed by the person applying for financial hardship
- a statutory declaration signed and completed by someone familiar with your circumstances
- a medical certificate

The purpose of asking for documentation is to assist in assessing your claim, and to assist us to be flexible about what arrangements may be applicable in your particular circumstances. We will keep the information we ask for to the minimum required.

We may require evidence of your capacity to pay, such as a financial statement confirmed by a statutory declaration. As a rule, if we ask you for proof or documentation and you don't provide it to us within 10 business days, your hardship application is considered withdrawn. However, we will not unreasonably refuse to reinstate your application at a later date if you request.

If we ask for documentation, please send it to the email address, postal address or fax number provided in this policy, addressed to the "Financial Hardship team."

Step 3: Your application will be assessed for approval

We will assess your application for financial hardship within 5 business days of you submitting your application, and any additional information that we ask for under Step 2.

If you have an active email address, we will notify you by email. Otherwise, we can notify you by any other method that you require.

Step 4: If we accept the application, we'll work with you to agree a financial hardship arrangement

If we accept your claim of financial hardship, we will inform you, and propose arrangements to assist you taking your circumstances into account.

You must contact our Financial Hardship team by telephone, normally within 10 business days after we send the notification and proposed arrangements.

If you do not contact the Financial Hardship team within the required time, your application will be considered withdrawn. However, we will not unreasonably refuse to reinstate your application at a later date if you request.

When you contact the Financial Hardship team, they will discuss the proposed financial hardship arrangement with you. Should you not accept it, the financial hardship team will work to try and meet your requirements.

We will consider with you what changes to your Activ8me service or other arrangements may help you retain your service while keeping your debt manageable. For example, we may propose:

- Selecting a lower cost data allowance plan (if available)
- Selecting a lower cost broadband speed plan (if available)
- Agreement not to purchase data blocks
- Call barring or restricted access
- Extended payment period of up to 14 days longer than normal for up to six months
- Individualised payment plans to make payments more manageable
- Waiving late payments and/or cancellation fees

An arrangement must be one that you agree to and can comply with. If no such arrangement appears possible within a reasonably flexible application of the policy, we cannot offer you a hardship agreement.

We will not take credit management action (such as legal debt collection process) while we are discussing a possible arrangement with you, or while an arrangement is in place under the TCP code.

Step 5: We'll notify you of the agreed financial hardship arrangement and get your confirmation

If we agree to a financial hardship arrangement with you, the following will occur:

- We'll send you a summary of the arrangement by email and ask for your confirmation that you agree to it.
- The summary will include the amount and frequency of any 'catch up' payments you must make.

- It will also note any service restrictions that will apply.
- You should contact us without delay if your circumstances change.

Step 6: We will not take any credit management action while you are complying with the financial hardship arrangements

You and we must comply with the agreed Financial Hardship arrangements. We will monitor your compliance, and the financial hardship team will liaise with you regularly. We will review the arrangement if you notify us that your circumstances have changed and request us to. We will not sell your debt.

We may commence or resume credit management if:

- You do not meet your obligations under the arrangement, and you do not contact us to discuss a new arrangement; we will take reasonable steps to contact you first;
- We decide it is reasonable to do so given the circumstances, to prevent a further increase in the debt owed; or
- You agree that the arrangement is unable to be completed.

General Information about the Financial Hardship process

Our dealings with you

Our Financial hardship team:

- Will always treat you with respect and courtesy
- Will be understanding and empathetic of your case and genuine financial hardship
- Are entitled to act in our reasonable interests, ensuring claims are genuine and we are not disadvantaged without good cause

Costs associated with this policy

There are no costs associated with applying for and making a financial hardship application.

Where to get further information and assistance

Financial counsellors are trained and accredited to work in the local community to provide remedial, preventative and advocacy services for those in financial distress. Counsellors can also assist those who are in danger of entering financial distress.

Financial counsellors are generally funded by state and federal governments. These services are generally provided free of charge.

A financial counsellor will work with you to clarify and analyse your financial situation. They will be able to explain financial, legal documents and processes and identify and discuss options for resolving financial problems.

While a financial counsellor may assist you in negotiating with creditors, you are always in control over what course of action will be taken.

In some states, consumer advocates are available to offer advice about consumer rights.

Contacting your local financial counsellors

National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. Their professional financial counsellors offer a free, independent and confidential service. When you call the National Debt Hotline, you will automatically be connected to the service in your State or Territory.

National Debt Hotline

Phone: 1800 007 007 (Monday to Friday 9:30am – 4:30pm)

Website: www.ndh.org.au

Activ8me will work closely with any Counsellor nominated and authorized by the Customer.

If you have a complaint

Any current or previous customer has the right to lodge a complaint seeking review of the outcome of a Financial Hardship application. We are committed to a swift and fair resolution of all complaints, under our Complaints Handling Process which can be found on our website.

We will assist you when you require help with formulating, making and on the progress of the complaint. You can lodge a complaint using any of the below options.

Phone: 13 22 88 (Press 3 for Customer Care) Weekdays 8am – 8pm, weekends 8am – 5pm

Email: complaints@activ8me.net.au

Online: www.activ8me.net.au/support/complaint-handling-policy

Fax: 03 9484 3875

Post:

Activ8me Customer Care Centre, Complaints Department,
279 Dundas Street
Preston Vic 3072

Non-English-Speaking customers: please call the Government Interpreter Service Line on 131 450
If you have a disability and need help to make a complaint or you need help understanding our process please call the National Relay Service on 133 677