



Activ8me Payment Assistance Policy

Activ8me, a registered trademark of Australian Private Networks Pty Ltd (ACN 103 009 552) has the following Payment Assistance Policy in place to assist customers in times of financial difficulty.

Activ8me understands that financial hardship can make it difficult for some customers to pay their bills. We recognise the critical importance of keeping your service(s) connected, especially during difficult times, and disconnection will only be considered as a last resort.

We are committed to working with you to find a suitable short-term or long-term solution that will maintain telecommunications services and ease your financial burden.

Our Payment Assistance 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 experiencing financial difficulties by:

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

Compliance

This Payment Assistance Policy acknowledges the **Telecommunications Consumer Protections (TCP) Code C628:2019** and **Telecommunications (Financial Hardship) Industry Standard 2024** and we will comply with these codes when determining how we can assist you.

Activ8me Contact Details

You can contact us regarding payment assistance issues through the following channels:

Phone: 13 22 88 (Select Option for Finance)

The Finance Team is available: Monday to Friday, 8:00am – 5:00pm AEST/AEDT Vic Time

Email: paymentassist@apn.net.au

Postal address: Activ8me Payment Assistance Team, Finance Department

279 Dundas Street,

Preston, VIC 3072

Who Can Claim Payment Assistance?

This policy is available to our Residential and Small Business Customers and you have the right to apply for financial hardship assistance. These customers are defined below.

Residential customers

Residential customers are individuals who acquire telecommunication products for the primary purpose of personal or domestic use and not for resale.

Small Business Customers

Small business customers are businesses or non-profit organisations which acquire from us one or more telecommunications products, not for resale, with total annual spend equating to: \$40,000 at the time of entering the contract (or until 31 December 2019, below \$20,000).

What Counts as Payment Assistance?

'Financial Hardship' is a situation where:

- You are unable to meet the financial obligations of your contract with us due to:
 - Illness,
 - Loss of employment,
 - Being the victim of domestic or family violence,
 - Cost of living pressures,
 - A change in personal or family circumstances,
 - A death in the family,
 - Reduced access to income,
 - Natural disaster,
 - Unexpected events or unforeseen circumstances,
 - Or other reasonable temporary or ongoing causes; and
- You believe that you can meet the financial 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 Payment Assistance

You can apply for payment assistance via our website, using the online application form. There is a Summary of this Policy online, to help with the application process. If you have questions before you apply, contact our Finance Team by phone or by emailing paymentassist@apn.net.au.

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

- Who you are
- What invoice(s) you are having difficulty with
- Reason for requesting payment assistance

If a representative is helping with your application and you would like us to contact them, please include their contact details.

Once we review the application, we will let you know if supporting documents or evidence is required. We will respond to your application within 5 business days after we have all the information needed to make the assessment. You can contact us at any stage to monitor your application.

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

We require your application for Payment Assistance in writing. Please submit your application through our online application form. If you do not have online access, please call us on 13 22 88.

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 "Payment Assistance team."

Our assessment of an application may be based on the information you provide and other information available to us. Please ensure the information you provide 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 the information as requested, an assessment cannot be made.

We may cancel any payment assistance arrangement at any time if you have provided false or incomplete information.

How is your Application Assessed for Payment Assistance?

Step 1: We'll confirm that the application is for valid reasons

Payment Assistance is applicable for financial difficulty, not other payment issues. If you are disputing a bill, or raising another issue with your service, not claiming payment assistance, we will treat the claim under our disputes process and reject the payment assistance application.

If you raise payment assistance 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:

- Illness,
- Loss of employment,
- Being the victim of domestic or family violence,
- Cost of living pressures,
- A change in personal or family circumstances,
- A death in the family,
- Reduced access to income,
- Natural disaster,
- Unexpected events or unforeseen circumstances,
- Or other reasonable temporary or ongoing causes.

Step 2: We may ask for supporting evidence for the reasons for payment assistance

We may ask you for documentary evidence to assist with your application for payment assistance, 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 payment assistance
- 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 circumstances.

We will only request documents necessary to make an assessment.

We may require evidence of your capacity to pay, such as a financial statement confirmed by a statutory declaration.

If we ask you for proof or documentation and you don't provide it to us within 10 business days, your Payment Assistance 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 or postal address provided in this policy, addressed to the "Payment Assistance team".

If you are seeking short term assistance or a victim/survivor of domestic or family violence, you will not be asked to provide documentary evidence for your claim.

Step 3: Your application will be assessed for approval

We will assess your application for payment assistance 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 phone.

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

If we accept your claim of payment assistance, we will inform you within 2 business days and propose arrangements to assist, taking your circumstances into account.

We will consider with you what changes to your Activ8me service or other arrangements may help 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

You must contact our Payment Assistance team to confirm your acceptance of the arrangement, by telephone or email, within 10 business days after we send the notification and proposed arrangements for them to be enacted.

Should you not accept it, the team will work with you to try and propose an alternate arrangement to meet your requirements.

If you do not contact the Payment Assistance 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.

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

Step 5: We'll notify you of the agreed Payment Assistance arrangement

If we agree to a payment 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.

During your Arrangement Period

You and we must comply with the agreed payment arrangements.

We will monitor your compliance, and the Payment Assistance team will liaise with you regularly. We will review the arrangement if you notify us that your circumstances have changed or 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 Payment Assistance process

Our dealings with you

Our Payment Assistance team:

- Will always treat you with respect and courtesy
- Will be understanding and empathetic of your case
- 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 Payment Assistance 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 or 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 Payment Assistance 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. Lodging a complaint via these channels will not prevent you from agreeing to an arrangement for financial assistance with us.

You can lodge a complaint using any of the below options.

Phone: 13 22 88 (Press option for Customer Care) Weekdays 8am – 8pm, Weekends 8am – 5pm AEST/AEDT

Email: complaints@activ8me.net.au

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

Post:

Activ8me Complaints Department,
279 Dundas Street
Preston Vic 3072

If you are not happy with the way your complaint was addressed, you can make a complaint to the Telecommunications Industry Ombudsman (TIO) by going to www.tio.com.au or contacting them on 1800 062 058.

For broader telecommunications issues that may fall outside of the jurisdiction of the TIO, you can contact the Australian Communication and Media Authority (ACMA). We will not cancel your service for the sole reason that you were unable to resolve the complaint directly with us and pursued options for external dispute resolution.

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.