

Payment Assistance Policy

Overview

At Comsource, we recognise the critical role that telecommunications play in the lives of all Australians. We understand that everyone encounters challenges, and we're here to offer support. Our commitment is to help you stay connected, especially during tough times. We assure you that disconnection will only be considered as a last resort.

Helping you stay connected

Our Payment Assistance Program is available to our residential and eligible small business customers who are experiencing temporary or long-term financial hardship and are unable to pay their telecommunications bills. You have the right to apply for short-term or long-term payment assistance to get help with paying your bills.

We know that there are several reasons why you might be finding it difficult to pay your telecommunications bills.

If you are experiencing any of the following situations, you may be eligible for payment assistance and other options offered by Comsource:

- personal or household illness
- unemployment
- low or insufficient income, including reduced access to income
- being a victim/survivor of domestic or family violence
- a death in the family
- a change in personal or family circumstances
- a natural disaster
- unexpected events or unforeseen changes that have impacted your income or expenditure
- other reasonable causes; and you consider you will be able to meet your

payment obligations if payment assistance is provided.

In these situations, we may be able to help.

How can we help you?

We understand that sometimes you may need additional support, and we're here to help on a case-by-case basis. We're committed to ensuring telecommunications access by providing a tailored and sustainable solution that meets your individual needs and circumstances.

Sometimes we may contact you to discuss payment assistance if you appear to be experiencing financial hardship. However, in most cases, we ask that you get in touch with us.

If you find yourself facing difficulties in paying your telecommunications bills, we encourage you to reach out to our trained team on 03 9088 5522 Monday to Friday, 8am to 6pm (AEST) or refer to 'How do I apply' below.

By contacting us early, we can work together to explore solutions that are tailored to your specific situation. With your permission, we'll also work with your authorised person or advocate who can speak to us on your behalf.

We're here to help and we'll try to assist you every step of the way.

What We Offer:

Our payment options include:

- temporarily postponing, extending, or deferring the time for paying a bill
- applying a credit to your account
- a payment plan which is tailored to meet your ability to pay
- discounting a bill charge
- adjusting internal threshold limits so that you are not disconnected; or
- offering a free non-automatic payment method.

How do I apply?

To apply for payment assistance, get help in applying, monitor and track the progress of your application, or for other support contact our specially trained team:

- Call 1300 882 896 Monday to Friday, 8am to 6pm (AEST). If you prefer, you may nominate an authorised person or advocate to speak to us on your behalf. For language assistance, hearing or speech impairments, or interpreter services, call 1300 882 896 to request.
- Contact us via email at paymentassistance@comsource.com.au and provide the following information:
 - Name
 - Account Number
 - Date of Birth
 - Contact Number on Account

Once your application has been sent to us, a member of our specially trained team will contact you to see how we can help.

How do we assess your application?

Applying for, and participating in, our Payment Assistance Program is always free of charge.

We'll promptly review your application, and we may request additional information, especially if you require extended payment assistance. This may include information such as the telecommunications service(s) impacted, your monthly income and expenditure details, and your up-to-date contact details. Once we have received the required information from you, we'll provide you with an outcome within 5 business days.

If you need short-term assistance or have experienced domestic or family violence, you do not need to provide evidence to support your application.

Acceptance and Review

Once we've discussed your situation and mutually agreed to a suitable payment assistance arrangement for you, we will write to you to confirm:

- who you can contact for more help
- how long the payment plan will go for
- the amount you will pay each time
- how many payments you need to make
- when you need to make your payments (this is also called the frequency of the payments)
- how we worked out your payments, and
- your rights to seek a review.

When you agree to a payment assistance arrangement, you need to adhere to the agreed payment plan.

Your rights and obligations under our Payment Assistance Program

Whilst you comply with the payment assistance arrangement, we will ensure your telecommunications service(s) will not be restricted, suspended, or disconnected.

You must advise us within 14 days if your circumstances change during the term of your payment assistance arrangement. We will then review your payment assistance arrangement within 5 business days from when you informed us.

If you do not adhere to the payment plan, we will try to contact you three times over a ten-day period, to review the arrangement. If we are unable to contact you, and after giving you at least 10 business days' notice, we may cancel your payment assistance arrangement.

Where can you get further assistance?

If you would like further information or support, help is available through community-based financial counselling and support services are available free anywhere in Australia by calling the National Debt

Helpline on 1800 007 007 (Monday to Friday, 9.30am to 4.30pm) or by visiting ndh.org.au

Details about financial counselling services can be accessed at: moneysmart.gov.au/managing-debt/financial-counselling

Help is also available from other community welfare organisations such as The Salvation Army, Anglicare or St Vincent de Paul Society. The Telecommunications Industry Ombudsman can also be contacted for support.

Will everyone know I am having difficulty paying my bills?

No. Your privacy is important to us. Our specially trained team is experienced in assisting customers with financial difficulties.

Any information we need to know about your situation will be kept confidential and in accordance with the requirements of the Privacy Act 1988 (Cth) and the Comsource [Privacy Policy](#).

What if I have a complaint?

If you have a complaint about our Payment Assistance Program or wish to seek a review of a decision about your application, you can contact us on 03 9088 5522 or email us at escalations@comsource.com.au. We'll try to resolve your issue as quickly as possible in accordance with our Comsource Telecommunications Complaints Handling Policy.

However, if you are not satisfied, you may wish to contact the Telecommunications Industry Ombudsman on 1800 062 058 or via tio.com.au

Please note you will not be disadvantaged from agreeing to an arrangement for payment assistance if you make a complaint.