

## FINANCIAL HARDSHIP POLICY

### Overview

At Express Telecommunications, we know that sometimes our customers may face unexpected circumstances that can affect their financial position. From the moment you decide to join us, we endeavour to start you on the plan that best suits your needs and budget. If your situation changes, we work with you to put a plan in place to help you manage your bill until your finances are back on track.

### Options Provided

Firstly, we offer you a number of ways to stay on top of your spend with us. You can visit <https://myaccount.expresstelecommunications.com.au/login> to see how much of your data and/or talk & text credit you've used. Our Express Telecommunications Alerts service gives you a heads up via an email or TXT when you reach 50, 85 and 100 percent of your usage allowance. We also provide our staff with training so that they are able to identify customers who may be experiencing financial hardship.

If we become aware that you may require assistance, we will contact you. Our staff will always ensure that your personal privacy is maintained while trying to help you manage any hardship you may be facing. If at any time you have questions about your account or are experiencing financial difficulties, please do not hesitate to contact us by calling your local Express Telecommunications Franchisee or 1300 397 7377 (8am to 8pm AEST, 7 days a week).

### Who do we aim to help

Please note that this policy is intended to help those in a situation of financial hardship who are willing to pay their bill but unable to do so within the prescribed time. Examples of the change of circumstance which may warrant the implementation of this policy include: loss of employment; relationship breakdown; injury, illness and hospitalisation; loss of a family member, and; natural disaster. If you are suffering financial hardship it is better to advise us of your problem and let us work with you to resolve it. If you do not advise us and fail to pay your bill then your account may be referred to the collections process that seeks to recover what you owe us. This may affect your future credit standing.

### Financial Hardship Arrangements

At Express Telecommunications, staff are trained both to identify and to assist customers facing financial hardship. We will work with you to develop a Financial Hardship Arrangement that will set up a timetable to pay your bill. Any Financial Hardship Arrangement offered to you is intended to allow you to maintain some level of service while we work with you to meet your financial obligations. The terms of a Financial Hardship Arrangement depend on your individual circumstances.

### Your Obligations

Financial Hardship Arrangements are intended to help you when you need it, and you have certain responsibilities to help the process. You are responsible for: acknowledging the debt and your obligation to repay it; providing sufficient information for an accurate assessment; being willing to reduce your usage to a level you are able to pay and take up relevant service options to that end; making repayments as agreed; using appropriate products, services and access levels, as negotiated with us, and; notifying us immediately if your financial position changes again so that the arrangement can be reviewed.

When Financial Hardship Arrangement terms are agreed, we will confirm these details to you in writing and also outline your rights, obligations, and the consequences of failing to adhere to the arrangement. The arrangement cannot commence until you have agreed to and officially accepted all of the terms.

## Options to Assist You

Examples of terms that may be put in place include: spend controls; restrictions to service; extensions on repayment periods; partial payment instalment plans, and; waiver of certain charges. The duration of arrangements will vary and may be subjected to periodic review.

## Applying for assistance under the Financial Hardship Policy

You can apply for assistance under this policy at any time by contacting your local Express Telecommunications Franchisee, emailing us at [info@expresstelecommunications.com.au](mailto:info@expresstelecommunications.com.au) or by calling 1300 397 737 (8am to 8pm AEST, 7 days a week). When considering your application we will take into consideration the plan that you have with us, the amount outstanding on your account, and your ability to make repayments based on your circumstances. If we deem that you qualify for assistance under the Financial Hardship Policy, we will then work with you to develop and agree upon an appropriate Financial Hardship Arrangement, along with a plan for your future use of our services.

Please be aware that we may require you to provide us with evidence of your situation and that the provision of false, incomplete or misleading information may result in us being unable to make an assessment or to cancel an active Financial Hardship Arrangement. If we do require evidence, such information will be kept secure in accordance with National Privacy Principles. You will be contacted about the result of our assessment within 7 working days of receipt of your application and all requested information.

You will incur no charge for your application, regardless of the outcome, or for any Financial Hardship Arrangement which may be entered into. You may also wish to seek advice from an external financial hardship counsellor. More information about this service and where to find an appropriate counsellor is available via the Australian Competition and Consumer Commission and Financial Counselling Australia.

## Financial Hardship Arrangement termination

A Financial Hardship Arrangement will have a set and agreed date whereby it will terminate providing the account has then been paid up to date. You may choose to terminate the arrangement prior to this time should your situation change. If you fail to adhere to the terms of the arrangement, we may terminate it early. We will endeavour to contact you via phone, SMS or email and if no contact is made we will send you a letter. If you do not contact us within 7 days of the date of that letter, your account will go to collections.