

## Payment Assistance Policy

### We're here to Help

At Managed Telco, we recognize that life's unpredictable moments can sometimes lead to financial hardship. If you're facing such challenges, you have the right to apply for assistance, whether you need it for a short-term or long-term period. This support is provided at no cost to you.

### Our Commitment to Helping You Stay Connected

Our Payment Assistance Policy is designed to prioritise keeping you connected. Disconnection of your service will only be considered as a last resort.

### Understanding Financial Hardship

Financial hardship occurs when you're unable to meet your payment obligations to Managed Telco but believe you can do so if a payment assistance arrangement is made. This may arise from circumstances such as illness, unemployment, reduced income, domestic or family violence, a death in the family, natural disasters, or any other unexpected events that impact your income or expenses.

### What Support Does Managed Telco Offer?

We tailor our payment assistance to meet the specific needs of each customer experiencing financial hardship. Possible forms of assistance include:

- A payment plan aligned with your ability to pay.
- Temporarily postponing, extending, or deferring payment deadlines.
- Discounting a bill charge.
- Applying a credit to your account.
- Waiving a debt.
- Implementing spend controls to manage charges.
- Transferring you to a plan better suited to your circumstances.
- Removing non-essential features of a service at no cost.
- Restricting parts of your service or specific services.

Typically, a tailored payment plan that covers your expected future use of the service will be the most appropriate form of assistance for short-term financial hardship. Other options are generally considered if you indicate that you are in long-term financial hardship.

## How to Apply for Financial Hardship Assistance

If you're experiencing financial hardship and need assistance, you can contact us through any of our standard contact methods:

- Phone: 1300 778 390  
Hours: 9am – 5pm Monday – Friday
- Email: support@managedtelco.com

(All times are Australian Eastern Time.)

Our support team is trained to perform an assessment of your situation and will attempt to provide direct assistance initially. Most customers can receive short-term payment assistance without needing to submit a formal application for financial assistance. However, this does not prevent you from submitting a financial hardship application later if necessary.

## Our Payment Assistance Policy

### Assessment Process

If you're applying for short-term assistance or have been impacted by domestic or family violence, we won't request documentation from you. For long-term assistance applications, we may request supporting information or documents, such as:

- A statement of your financial position.
- A statutory declaration or official communication from someone familiar with your circumstances.
- Evidence that you've consulted a recognized financial counsellor.

We will only ask for documentation if we believe it will help us assess your application and provide assistance. Requested documents will only be retained for the period required to complete the assessment.

Failure to provide the requested information may impact our ability to assess and assist with your application for long-term assistance.

### Assessment Timeline

Managed Telco will review your application and provide an outcome within 5 working days of receiving it. If you're not eligible for payment assistance, we will inform you as soon as possible. If you have any questions about your application's progress, you can contact us using any of the methods mentioned above.

We will communicate with you based on your preferences and work with you to determine the most appropriate form of payment assistance. Any agreement reached will be confirmed in writing via email.

If your circumstances change while the agreement is in place, you must inform us within 14 days so we can review the arrangement. If you don't follow the terms of the agreement, we will make reasonable efforts to contact you before taking any credit management actions. Suspension or disconnection of services will only be used as a last resort.

## Financial Counselling

If you're facing financial difficulties, you may want to seek advice from a financial counsellor. You can contact one anywhere in Australia through the National Debt Helpline:

- Phone: 1800 007 007 (Free hotline)  
Hours: 9:30am to 4:30pm Monday – Friday
- Live Chat: Available at [ndh.org.au](http://ndh.org.au)  
Hours: 9am to 8pm Monday – Friday

You can also find information on local financial counselling services at: [ndh.org.au/financial-counselling/find-a-financial-counsellor](http://ndh.org.au/financial-counselling/find-a-financial-counsellor).

## Complaints Handling Process

If you have a complaint about the handling of your financial hardship assessment, please contact us through one of the following methods:

- Phone: 1300 778 390  
Hours: 9am – 5pm Monday – Friday
- Email: [support@managedtelco.com](mailto:support@managedtelco.com)

(All times are Australian Eastern Time.)

Our **Complaints Handling Process** outlines how we will manage your complaint. If you're not satisfied with the outcome after following our dispute resolution process, you can contact the Telecommunications Industry Ombudsman (TIO) for external dispute resolution. You can reach the TIO by:

- Phone: 1800 062 058
- Website: [tio.com.au](http://tio.com.au)

Filing a complaint will not affect your ability to arrange for financial hardship assistance.