

Introduction

1 About our Payment Assistance Policy

In Australia, telco customers who are in financial difficulty may be entitled to assistance from their telco supplier. This Payment Assistance Policy (**Policy**, for short) explains:

- (a) when you may be eligible for financial hardship assistance;
- (b) what assistance we can provide;
- (c) how you can contact us to talk about assistance, and apply for it;
- (d) how we process and manage applications for assistance;
- (e) other options for getting support; and
- (f) other important matters.

2 About our Payment Assistance Policy

For customers experiencing financial hardship:

- (a) the goal of our Policy is to keep you connected; and
- (b) we will only use disconnection as a measure of last resort.

3 What is financial hardship?

Financial hardship is a situation where you are having difficulty paying your telco services bills but believe you will be able to get back on top of your payments if you are provided with an agreed financial hardship assistance arrangement. The causes of financial hardship are wide-ranging, and may include:

- (a) loss or change of income;
- (b) illness or injury;
- (c) a death in the family;
- (d) domestic or family violence;
- (e) natural disaster;
- (f) change of family circumstances;
- (g) an unexpected event or unforeseen change that impacts a customer's income or expenditure;
or
- (h) other personal reasons.

4 You are entitled to apply for assistance, free of charge

- (a) You have a right to apply and be assessed for financial hardship assistance. The outcome of your application will be in accordance with this Policy and the laws that apply to it.
- (b) Using this Policy is free of charge, including making an application, being assessed and receiving financial hardship assistance.

5 You can complain about our decision

- (a) You can complain to us about our decision in relation to your application, including by asking us for a review of our decision. You can access our Complaint Handling Process on our [Policies page](#). It explains in detail how to make a complaint, and how we process complaints.

- (b) If you're still not happy, you can make a complaint to the Telecommunications Industry Ombudsman (TIO) for external dispute resolution using the following contact details:

At the TIO website	www.tio.com.au
By phone	1800 062 058
By email	tio@tio.com.au
By fax	1800 630 614
By post	PO Box 276, Collins Street West, VIC 8007

- (c) Making a complaint under paragraphs (a) and/or (b) above does not prevent you from agreeing to an arrangement with us for financial hardship assistance.

6 Other places to get help

You can also get information and advice from:

- (a) the TIO – details above; and
- (b) financial counselling services. To find and contact a financial counselling service that's available and suitable for you, visit the Australian Government information page at www.moneysmart.gov.au/managing-debt/financial-counselling.

Accessing lower cost or no-cost mobile devices

If your mobile is unable to access the 4G network and/or to make emergency calls following the 3G network closure and you need assistance to obtain a compatible device (including where you are experiencing financial hardship), ACCAN has a list of community organisations that may be able to help you access suitable devices at low-cost, or no-cost. Please visit the [ACCAN website](#) for details. Suitable lower cost compatible phones may also be purchased from retailers such as [JB HI-FI](#) or [Harvey Norman](#). Lower cost used and refurbished phones may also be purchased with a warranty from online retailers such as [Back Market](#). Before you purchase any device, check the specifications to confirm your new device will work with the 4G and/or 5G networks.

7 Contacting authorised personnel

You can contact us to speak directly with personnel who are authorised to deal with applications for financial hardship assistance:

- (a) by calling 1800 317 520 (8:30 am – 7:00 pm AET, Monday to Friday (excluding public holidays)).
- (b) by email to financialhardship@tangerinetelecom.info (inbox monitored 8:30 am – 7:00 pm AET, Monday to Friday (excluding public holidays)).

8 Do you have special communications needs?

Do you need a spoken language interpreter?

If you need a spoken language interpreter, you can call the Australian Government's Translating and Interpreting Service on 131 450 (personal account required, fees apply).

Do you need a written language interpreter?

If you need a translation of this document, ethnic.com.au is a commercial translation service that can assist (fees apply). Call (03) 9998 2280.

Se avete bisogno di una traduzione di questo documento ethnic.com.au è un servizio commerciale di traduzioni. Telefonate a (03) 9998 2280.

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如果您需要翻译这份文件,商业翻译公司 ethnic.com.au 可以协助,电话(03)9998 2280。

如果您需要翻譯這份文件,商業翻譯公司 ethnic.com.au 可以協助,電話(03)9998 2280。

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Do you need the National Relay Service?

If you are deaf, hard of hearing, or have a speech impairment, you can also contact us through the National Relay Service (NRS) on 1800 555 677 (free service).

Eligibility for financial hardship assistance

9 Customer eligibility

Any of our customers who meet the definition of “financial hardship” (see section 3) and who wish to access options for assistance are eligible to apply and be assessed for financial hardship assistance under our Payment Assistance Policy.

Options for assistance

10 Financial hardship assistance options

- (a) The options we may offer for financial hardship assistance are set out in the table below.
- (b) As part of your application, you may request that we offer you one or more of these options. However, the assistance we can offer you is based on our assessment of your individual circumstances and capacity to pay. As a result, we may not be able to accommodate your specific requests in some cases.

Option	About this option:	When this option may be useful:
Payment extension	Get an extension on the due date of your current bill. Note: we do not allow payment extensions beyond the due date of your next bill. If you require a longer payment extension for your current bill, you may require a payment plan.	If you have a bill that is recently overdue (or not yet due), and you just need a little more time to pay without incurring late fees. For example, if you have lost a bank card, or are waiting to begin a new job.
Change your ongoing bill due date	Adjust the ongoing due date of your monthly bill to your preferred due date. Your preferred due date must be between the 1st and 28th of each month. We do not allow a payment due date on the 29th, 30th or 31st of any month because this is when we generate bills.	When you want to align your bill due date with when your money comes in. When you want to map out a bill schedule and ensure your telco bill fits around other payments.
Alternative payment schedule	Split your bills into smaller equal payments on a weekly or fortnightly basis.	When you want to align your payments with the schedule on which your money comes in.

	Note: this option is only available with a financial hardship assistance arrangement. We do not allow customers who are not under a financial hardship assistance arrangement to set up an alternative payment schedule.	Splitting your payments into equal, smaller portions can help you smooth out your expenses and allow you to pay based on a schedule that is convenient to you.
Payment plan	<p>A payment plan allows you to pay off your overdue account balance by breaking it up into smaller, manageable payments on a weekly, fortnightly or monthly basis.</p> <p>Note: as part of a payment plan, you are required to continue to pay all ongoing monthly service fees in full. We will work with you to determine how much you can afford to pay towards your overdue balance and the schedule for your payments.</p>	<p>If you have an overdue account balance that cannot be serviced through a payment extension, we will require you to go on a payment plan.</p> <p>A payment plan can help customers to pay off existing debt without falling further behind.</p>
Move to lowest plan	<p>If you are not already on the lowest plan type(s) for your service(s), we can help to move you to the lowest plan types, which will reduce your future monthly bills.</p> <p>Note: if moving to a lower mobile plan, you will lose any banked data.</p> <p>We can help you to change to a lower-cost plan through a financial hardship assistance arrangement. You can also swap to a lower nbn® plan at any time through the Customer Portal (Important: we do not offer pro-rata refunds for midcycle changes.) You can also change to a lower mobile plan through the Customer Portal, but this will not take effect until the end of your current billing period for that service.</p>	If you are not already on the lowest plan type(s) for your service(s), moving to a lower plan may help you financially because this will reduce your ongoing monthly fees.
Make a payment in advance	Make a payment to cover your future costs at a time that suits you. You can call our Customer Service team (8:30 am - 7:00 pm AET, Monday to Friday) to check how much credit is remaining on your account.	If you have an irregular income schedule, so you want to pay money to cover your future bills at a time that suits you.
Waive ongoing late and bounce payment fees	<p>During your financial hardship assistance arrangement, we will waive any late or bounce fees to enable you to make payments as per your agreed arrangement.</p> <p>Note: if you do not make payments as per your agreed payment plan or fail to</p>	This option will be automatically applied to all customers who are approved for a financial hardship assistance arrangement.

	pay your ongoing monthly bills in full by their due date, you will be in breach of your arrangement.	
Turn off non-essential mobile features	If you frequently purchase mobile add-ons (such as recurring data top-ups), we can help you to turn off these non-essential features and save on costs.	Turning off non-essential, paid features can help you save money.
Other general assistance reasonably available	As part of an arrangement, if your circumstances warrant it, we may propose other assistance options (not listed in this Payment Assistance Policy) that may be reasonably available.	

How to apply for financial hardship assistance

11 Step 1: Fill in an application form

You can apply for financial hardship assistance in several ways:

Apply through:	Instructions
Webform	Visit www.tangerinetelecom.com.au/financial-hardship Scroll to "Submit Online Application", click on the application form, fill out all required fields, and click the "Submit" button.
Email or post	Download an application form at www.tangerinetelecom.com.au/financial-hardship or print pages 9-10 of this Policy; Fill out all fields on the application form; Return the completed form to us by: <u>Email</u> – financialhardship@tangerinetelecom.info (inbox monitored 8:30 am – 7:00 pm AET, Monday to Friday (excluding public holidays)). <u>Post</u> – Tangerine Telecom Pty Ltd, Level 8, 574 St Kilda Rd, Melbourne VIC 3004 We can supply you with a printed application form if you require. Please contact us using the details below to request a printed form.
Phone (assisted application)	Call us on 1800 317 520 (8:30 am - 7:00 pm AET, Monday to Friday (excluding public holidays)). We'll take your details and fill out the application form for you. You will receive a copy of the completed form via email.

Assessing your eligibility for financial hardship assistance

12 Step 2: We'll acknowledge your application

Once you submit an application, we'll notify you:

- (a) that we have received your application;
- (b) of a reference number that identifies your application; and
- (c) of our estimated time to complete assessment of your application in accordance with the Steps below.

13 Step 3: We'll contact you to discuss your application

- (a) To make sure an arrangement is appropriate and suitable for your needs and situation, we may contact you to discuss your application and to request additional information depending on the options you have requested.
- (b) If we can't contact you for any reason, we will assess your application and make you an offer of assistance (where possible) based on the information provided in your application. However, we may be unable to offer you some forms of assistance without a discussion or further information.
- (c) We may request evidence (including documents) to show you are in financial hardship. However, we will not ask for evidence unless it is relevant to your application and not unreasonably onerous.
- (d) We will not ask you for evidence to show that you are in financial hardship if you are a victim-survivor of domestic or family violence or if you are seeking short-term assistance for less than three billing periods.
- (e) In all other cases, we will not ask for evidence to show that you are in financial hardship, unless:
 - i. your assistance arrangement will need to be for longer than three billing periods;
 - ii. we reasonably believe that there is a possibility of fraud; and
 - iii. and the evidence is strictly necessary to assess your eligibility for financial hardship assistance.
- (f) If we ask you for evidence in accordance with this Section 13, the types of evidence of a financial hardship situation that you may be required to provide include:
 - i. a letter of verification by a relevant independent third party with knowledge of the facts e.g. accountant, financial counsellor, social worker, lawyer, doctor, employer, family member (as applicable in the circumstances); or
 - ii. a statutory declaration of verification.
- (g) If we request evidence from you, we will provide you with further information about this process in writing, including instructions on how to submit the evidence, and information about how submitted evidence will be used, retained, and destroyed.
- (h) Evidence that we request from you under this Step 3 counts as part of your application, and your application is not complete until it has been provided to us.

14 Step 4: We'll assess your eligibility for financial hardship assistance

- (a) We'll assess the information supplied in your application form (including any information you discuss with or provide to our Financial Hardship team under Step 3) in order to determine your eligibility for financial hardship assistance.
- (b) If it becomes clear to us that you are not eligible for assistance, we'll tell you as soon as we make this assessment.
- (c) Otherwise:
 - i. we'll complete the assessment as soon as reasonably possible and no more than five business days after we receive your complete application; and
 - ii. we'll tell you of the outcome of the assessment as soon as reasonably possible and no more than two business days after we complete the assessment.
- (d) If you are assessed as eligible, we'll offer you financial hardship assistance in accordance with Step 5.

15 Step 5: We'll make you an offer

- (a) If you are eligible for financial hardship assistance, we'll make you an offer of assistance no more than seven business days after we notify you of the outcome of your eligibility assessment under Step 4.
- (b) Our offer of financial hardship assistance is tailored to your individual circumstances and capacity to pay, as described in your application and in any additional discussions or documentation provided to our Financial Hardship team under Step 3.
- (c) We may discuss our offer of assistance over the phone, via email, or via another agreed method of communication. However, in all cases, we will confirm our offer to you in writing, sent to your preferred email address.

16 Step 6: Agreeing to a financial hardship assistance arrangement

- (a) Once we have offered you a proposed assistance arrangement in writing under Step 5, you have seven days to accept our offer. If you don't respond to our offer within seven days, you will need to submit a new application to access assistance, because your circumstances may have changed, and we need to tailor our offer of assistance to your current situation.
- (b) A financial hardship assistance arrangement starts as soon as you tell us that you agree to it.
- (c) To accept a proposed assistance arrangement, you can respond directly to our offer email with your agreement.
- (d) Otherwise, you can contact us to accept your arrangement via any of the contact points set out in section 20 of this Policy (noting that your agreement does not take effect until it is received by us).
- (e) No more than two business days after an assistance arrangement is agreed, we'll send you a final email confirmation setting out the details of your agreed arrangement.
- (f) If you do not agree with the arrangement we propose, you can choose to reject and/or negotiate it by contacting us via any of the channels set out in section 20.
- (g) We cannot provide an assistance arrangement unless you expressly agree to it. If you reject our offer of assistance and we are unable agree an alternative arrangement, you may make a complaint or seek a review of our decision in accordance with section 5 of this Policy.

17 Step 7: Agreeing to a financial hardship assistance arrangement

- (a) For the duration of your financial hardship assistance arrangement, you are required to:
 - i. make full payment of all ongoing monthly service fees by the due date of your bills; or
 - ii. if your arrangement includes a payment extension, make full payment of your bill by the agreed extension date, after which you must continue to pay ongoing monthly service fees by the due date of your bills; and
 - iii. if you have a payment plan, you are additionally required to make full payment of each agreed amount, on time as per your agreed payment schedule.
- (b) If you fail to meet any obligations that apply to you under section 17(a), you will be in breach of your arrangement.
- (c) If your situation changes during the term of your arrangement, you must contact us within 14 days of the change so that we can review your arrangement and assess whether any adjustments are required. We will perform our review within five business days of you informing us of your change in circumstances.

Breach of arrangements

18 Review of arrangements

- (a) If you are in breach of your arrangement, we will make reasonable attempts to contact you after becoming aware of your breach to discuss your circumstances and offer you a review of your arrangement.

19 Credit management action (e.g. suspension or disconnection of services)

- (a) If you have breached a payment assistance arrangement and either:
- i. we have been in contact with you to discuss payment options and/or to review your arrangement but have been unable to agree a suitable resolution under our Payment Assistance Policy; or
 - ii. you agree that you are unable to complete your arrangement; or
 - iii. we have genuine reason to believe that you are unable or unwilling to pay your debts; or
 - iv. we have been unable to contact you to discuss your breach despite taking reasonable steps to do so,
- we may take credit management action against you, which includes suspension and/or disconnection of your services. We will provide you with 10 business days prior written notice before taking any such action, to give you an opportunity to pay your overdue balance or contact us to agree an alternative solution before your services are suspended or disconnected.

Contacting us regarding your application or arrangement

20 Contact points

- For the purposes of contacting us about a hardship arrangement or application, and/or monitoring the progress of an application, our contact points are:
- i. Email: financialhardship@tangerinetelecom.info (inbox monitored 8:30 am – 7:00 pm AET, Monday to Friday (excluding public holidays)).
 - ii. Phone: 1800 317 520 (8:30 am – 7:00 pm AET, Monday to Friday (excluding public holidays)).
 - iii. Post: Tangerine Telecom Pty Ltd, Level 8, 574 St Kilda Rd, Melbourne VIC 3004

CEO approval

As Chief Executive Officer at Tangerine Telecom Pty Ltd, I approve this Payment Assistance Policy.

Signed	<u>Andrew Branson</u>
Name	<u>ANDREW BRANSON</u>
Office	<u>CHIEF EXECUTIVE OFFICER</u>
Date	<u>27 March 2024</u>

PAYMENT ASSISTANCE APPLICATION FORM

IMPORTANT: please respond to all questions on this form. After you submit your application, we will contact you to discuss your request and obtain further information depending on the option(s) you selected. For more information on our process for financial hardship requests, please see our Payment Assistance Policy available on our [Financial Hardship page](#) and on the [Policies page](#) of our website.

Your details

First Name and Last Name: _____

Name of Authorised Rep. (if applicable): _____

Account number: _____

Email address: _____

What is the main reason you require financial hardship assistance?

- | | |
|---|---|
| <input type="checkbox"/> Unemployment | <input type="checkbox"/> Cost of living pressures |
| <input type="checkbox"/> Health – unexpected injury/illness | <input type="checkbox"/> Separation/divorce |
| <input type="checkbox"/> Death of a family member | <input type="checkbox"/> Other reason |
| <input type="checkbox"/> Changes in employment (reduced hours/lower income) | |

Which option(s) do you think may best assist you?

For further information about each assistance option below, please see our Payment Assistance Policy.

☐ Option 1 – payment extension

I just need a little more time to pay my current bill. I could make full payment by ____ / ____ / ____

Please note we do not allow payment extensions beyond the due date of your next bill. If you require a longer payment extension for your current bill, please select a payment plan.

☐ Option 2 – alternate payment schedule

It would help me to manage my expenses if my ongoing bills were split into smaller equal amounts each

☐ week ☐ fortnight.

☐ Option 3 – make payments in advance

I would like to make a payment of \$___ up front to cover future bills.

☐ Option 4 – change my monthly bill due date

I would like to change the due date of my monthly bill. My preferred due date is the ____ (date) each month.

☐ Option 5 – payment plan (select this option if you have any debt)

To pay back my current Tangerine debt, in addition to my ongoing monthly plan fees I can afford to pay back a maximum of \$___ per ☐ week ☐ fortnight ☐ month.

During my payment plan, I understand that I'll still need to pay future invoices for my ongoing monthly plan fees by the due date. Please note: if you have debt that you are unable to pay back in full using a payment extension (option 1), you will be required to go onto a payment plan.

Would you move to a lower, cheaper plan type?

If you are not already on the lowest plan type(s) for your service(s), moving to the lowest plan may help you financially because the ongoing monthly fees will be cheaper.

Would you be willing to move to a lower, cheaper plan if this option is available?

☐ Yes

☐ No

Privacy Collection Notice

The personal information we collect from you via this form is used to assess and/or manage your request and provide you with assistance. By submitting this form, you confirm that you have read the Tangerine Privacy Policy available on the [Policies page](#) of the Tangerine website and consent to the collection, use and disclosure of your personal information by Tangerine for this purpose and any other purposes set out in the Tangerine Privacy Policy.