

Financial Hardship Policy: Australia

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We're here to help and understand that there are times when you may have trouble paying your bills for various reasons.

If you are experiencing financial hardship for any reason, you have a right to apply for financial hardship assistance. Financial hardship assistance is free of charge. We are committed to helping our customers facing financial hardship retain their internet and voice services and working with you to find a short- and long-term solution.

We provide payment plans or other options to support you, depending on your circumstances; and use disconnection of services as a measure of last resort.

Arranging a payment plan

You can arrange a payment plan without any need for financial hardship proof, simply by calling your account manager by phone at 1300 016 678 or by email at sales@lightwirebusiness.com between the hours of 08:30 and 17:00 Australian Eastern Standard Time (AEST).



Other support

Financial hardship refers to a situation where:

- you are unable to discharge your financial obligations to us due to circumstances, including:
 - 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;
 - change in personal or family circumstances;
 - a natural disaster;
 - unexpected events or unforeseen changes that have impacted your income or expenditure;\
 - or
 - other reasonable causes; and
- you consider that you will be able to discharge those obligations if an agreed arrangement for financial hardship assistance is implemented.

If you need support for financial hardship, we will work with you to assess whether you are eligible, and what the most appropriate support might be for your situation.

Depending on your circumstances, we may offer:

- other options to keep you connected, including:
 - spend controls
 - service restrictions
 - temporary plan downgrades (at no cost)
- other financial arrangements including:
 - Temporarily postponing or deferring payments (outside of payment plans)
 - Agreeing on an alternative arrangement, services or contract
 - waiving of late fees

To discuss these options please contact your account manager by phone at 1300 016 678 or by email at sales@lightwirebusiness.com between the hours of 08:30 am and 5:00 pm Australian Eastern Standard Time (AEST).



Eligibility for other support

To assess your eligibility for other support, you may need to fill out our Financial Hardship application form and in some circumstances we may also ask you to supply information such as:

- A statutory declaration or official written communication from a person or support group familiar with your circumstances
- Evidence that you have consulted with a recognised financial counsellor
- A statement of your financial position

Assessment

Once any information has been received, we will assess your circumstances and advise if we can help within 5 working days.

We consider any documents relating to income, statements from advisors and your past payment history with us when we make an assessment.

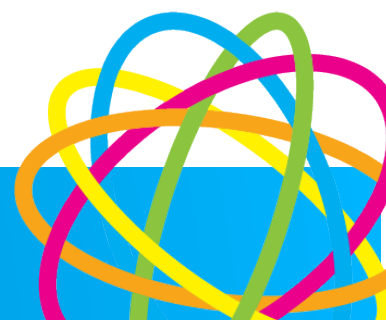
We aim to set up an arrangement that helps you to pay your bills, while not causing you further financial strain and if eligible, we will work with you to find a sustainable arrangement, confirm the arrangement via email, and confirm your agreement.

The arrangement will not start until you agree to it. You must inform us if your circumstances change during our arrangement, and we can then review your arrangement.

We do not charge for assessments or administrative costs. If we cannot provide you with financial hardship assistance, we will advise you immediately after we have assessed your application.

You may contact us for an update on your application by:

- Phoning 1300 016 678 from 8:30 am to 5:00 pm AEDT
- Emailing sales@lightwirebusiness.com



What to do if you disagree with an assessment?

If you wish to review the outcome of a financial hardship assessment, you can do so via our Complaints Handling Process.

You can make a complaint to us by:

- Phoning 1300 016 678 from 8:30 am to 5:00 pm AEDT
- Emailing complaints@lightwirebusiness.com

If you are still not happy with the outcome of your complaint after following our dispute resolution process, you can contact the Telecommunications Industry Ombudsman (TIO) for independent mediation. The TIO can be contacted by calling 1800 062 058 or visiting the TIO website at tio.com.au/making-a-complaint.

Making a complaint does not prevent you from receiving financial hardship assistance from us.

Financial counselling is available

You can find the nearest financial counselling service to you by visiting: [📍 Find a Financial Counsellor - National Debt Helpline](#) or calling the National Debt Helpline at 1800 007 007.

