

Payment Assistance Policy

for customers experiencing financial hardship

May 2024



Screwloose IT

1. Introduction

- 1.1 This is the Financial Hardship Policy of Screwloose IT, developed in accordance with the Telecommunications (Financial Hardship) Industry Standard 2024.
- 1.2 The goal of this policy is to keep customers experiencing financial hardship connected. Disconnection is a last resort.
- 1.3 All our customers have the right to apply for payment assistance free of charge.
- 1.4 This policy explains:
 - 1.4.1 what we can do to help you;
 - 1.4.2 how we will assess your circumstances and needs;
 - 1.4.3 your rights; and
 - 1.4.4 how you can contact us and seek assistance.
- 1.5 A summary of this policy is available on our website and will be provided to customers whenever:
 - 1.5.1 requested;
 - 1.5.2 a customer indicates that they are experiencing financial hardship; and
 - 1.5.3 we consider that this policy may be applicable to a customer.

2 Eligibility

- 2.1 Financial hardship refers to a situation in which a customer is unable to discharge their financial obligations to us due to various circumstances, including:
 - 2.1.1 personal or household illness;
 - 2.1.2 unemployment;
 - 2.1.3 low or insufficient income, including reduced access to income;
 - 2.1.4 being a victim survivor of domestic or family violence;
 - 2.1.5 a death in the family;
 - 2.1.6 a change in personal or family circumstances;
 - 2.1.7 a natural disaster;
 - 2.1.8 unexpected events or unforeseen changes that have impacted the customer's income or expenditure; or
 - 2.1.9 other reasonable causes,and the customer considers that they will be able to discharge those obligations if an agreed arrangement for financial hardship assistance is implemented.
- 2.2 You are eligible to apply for assistance if you are a former or current customer and:
 - 2.2.1 you are a residential or business customer (excluding wholesalers) that are either:
 - not-for-profit businesses; or
 - had or would have an annual spend with us which was, or we estimated on reasonable grounds to be, no greater than \$40,000;
 - 2.2.2 you are unable to meet your financial obligations to us due to financial hardship; and
 - 2.2.3 you consider that the assistance options we offer will allow you to meet those financial obligations.

3 Scope of Assistance

- 3.1 We offer a range of options to help eligible customers, tailored to meet your circumstances, including:
- 3.1.1 temporarily postponing, extending or deferring the time for paying a bill;
 - 3.1.2 discounting a bill;
 - 3.1.3 applying a credit to the customer's account;
 - 3.1.4 waiving a debt;
 - 3.1.5 payment plans which are tailored to meet a customer's ability to pay;
 - 3.1.6 controls on how a customer can incur charges with the provider, including spend controls;
 - 3.1.7 restrictions;
 - 3.1.8 removing non-essential features of a telecommunications product at no cost;
 - 3.1.9 transferring the customer to a different telecommunications product that better suits their circumstances; or
 - 3.1.10 adjusting internal threshold limits so that the customer is not disconnected.
- 3.2 The options described above do not represent a menu of options from which you can choose. Rather, they represent options we have available to offer you, depending on what we consider to be most appropriate in all the circumstances. We will be flexible about the arrangements that might be made, but our ability to make suitable arrangements is not unlimited. We will take all your individual circumstances into account.
- 3.3 In addition to the above options, you may contact us at any time to receive general assistance in connection with managing the delivery of your services to be more cost-effective.

4 Applying for Assistance

- 4.1 We understand that financial hardship can make it difficult for some customers to pay their bills. We will treat you with courtesy and respect and be understanding of genuine financial hardship. We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution.
- 4.2 Customers with special needs or from different language backgrounds will be given assistance to apply, where needed.
- (Step 1 Application)
- 4.3 Please contact us:
- by Phone on 1300 245 575 (9am-4pm AEST/AEDT Monday-Friday)
 - by email on support@screwlooseit.com.au
- 4.4 The earlier you contact us, the better. Termination of your service is a last resort and we will work with you to try and avoid that outcome.
- 4.5 We will try to deal with financial hardship issues as soon as possible, preferably upon initial contact.
- 4.6 Our contact staff will be familiar with this policy and undergo training to comply with it and all applicable regulatory requirements.
- 4.7 We will need to identify you in accordance with ACMA regulations. This will include multi-factor authentication so that we can be sure we are speaking to our customer.

(Step 2 Information Gathering and Consideration)

- 4.8 We will promptly investigate and assess all applications made under this policy and in any event within 5 business days of receiving (in full) such information, documents or confirmations as we may require from you.
- 4.9 If we cannot deal with your issue immediately, we may need to:
- 4.9.1 investigate your account history;
 - 4.9.2 make other enquiries;
 - 4.9.3 ask you to provide written particulars of your financial hardship; and
 - 4.9.4 obtain further documents and information from you.
- 4.10 To assist us to understand the reason for your financial hardship, the level of support you may require and the range of options available to assist you, we will usually request evidence of the circumstances surrounding your financial hardship, including (but not limited to):
- 4.10.1 financial statements and tax returns;
 - 4.10.2 copies of bank statements;
 - 4.10.3 statutory declarations by you or others;
 - 4.10.4 evidence of having consulted with a recognised financial counsellor; and
 - 4.10.5 a letter from your accountant, bank officer, family doctor, etc.

The extent of information and documentation required will depend on the likely duration of your financial hardship, the size of your debt to us, the length of your relationship with us and other factors. We will not request evidence if you are seeking short term assistance (up to 3 months) or you are a victim survivor of domestic or family violence.

- 4.11 Our financial hardship arrangements are intended for customers who are in financial hardship for good reason. They do not apply if you dispute a bill or deny liability. Accordingly, we may ask you to:
- 4.11.1 clearly identify the problem bills;
 - 4.11.2 confirm that they are not disputed; and
 - 4.11.3 confirm that you intend to pay when you reasonably can.
- 4.12 We will make our assessment based on our own investigations and on the information and responses you give to us. If your information and responses are incomplete we may decline to make an assessment. If they are false or misleading, we may decline to make an assessment and may cancel any arrangements previously made.
- 4.13 You can monitor the progress of your application by contacting us by the methods stated above or using at www.helpdesk.screwlooseit.com.au/portal using your ticket number.
- (Step 3 Outcome)
- 4.14 If we accept your claim of financial hardship, there are various arrangements we might make to assist you. If, however, we consider that there is nothing we can do under this policy that would make any difference, we can't make any arrangements with you.
- 4.15 Once we have concluded Step 2, we will inform you of our assessment and propose arrangements to address your financial hardship within 2 business days. These will be discussed with you. No arrangements will commence without your acceptance and written confirmation of the arrangements.
- 4.16 If an arrangement under this policy is agreed, you are expected to comply with it and to notify us promptly if your circumstances change.

4.17 We will inform you immediately if we conclude that you do not meet our financial hardship or assistance criteria.

5 Complaints

5.1 If you have a complaint about this policy, including the payment assistance we have provided, or an outcome you consider unreasonable, you have the right to make a complaint.

5.2 You may complain by contacting us in one of the ways described in paragraph 4.3.

5.3 If you are not happy with the outcome of your application under this policy or the outcome of a complaint, you can contact the Telecommunication Industry Ombudsman. You can raise a TIO complaint or find out more information on the TIO website www.tio.com.au/complaints or call 1800 062 058 (Monday – Friday, 8.00am – 8.00pm AEST).

6 Further Information and Assistance

6.1 There are also a range of other financial support services available in each state and territory in Australia. For more information on these and other options available please see the ACMA's website.

6.2 You can obtain advice from a community financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline www.ndh.org.au

6.3 Call 1800 686 175 to speak to a rural financial counsellor for financial counselling to primary producers, fishers and small rural businesses that are suffering financial hardship.



Screwloose IT

1300 245 575

support@screwlooseit.com.au

www.screwlooseit.com.au