

Payment Assistance Policy

The purpose of this policy

We are here to help and will work with you to help you deal with financial difficulty, whether you need short term help of up to 3 months or long-term help for more than 3 months. The goal of this policy is to prioritise keeping customers facing financial hardship connected to their telecommunications service. Disconnection will only be used as a measure of last resort.

Eligibility for financial hardship assistance

Customers may be eligible for payment assistance if they cannot pay our bills because of reasonable causes such as 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; a change in personal or family circumstances; a natural disaster; or unexpected events or unforeseen changes that have impacted the customer's income or expenditure; and the customer considers that they will be able to pay their bills to us if we agree on an arrangement for financial hardship assistance.

When assessing your eligibility for financial hardship assistance, we may require certain information and documents about things such as your employment, income, debts, finances and evidence that you have engaged a financial counselor. We will not request information that is irrelevant or onerous or if your application is for short term assistance or you are a victim survivor of domestic or family violence. We will request information if it appears that long term assistance is required and the amount owing exceeds \$1000 or you have been a customer for less than 2 months or we reasonably believe there a possibility of fraud.

Options for assistance

Options for assistance will be tailored to your individual circumstances. We may consider different options to keep you connected, including

- temporarily postponing, extending or deferring the time for paying a bill;
- payment plans tailored to meet your ability to pay;
- controls on how you can incur charges with us, including spend controls;
- restrictions;
- transferring you to a different telecommunications product that better suits your circumstances;
- adjusting internal threshold limits so that you are not disconnected; or
- offering a free non-automatic payment method.

Applying for payment assistance

Customers have a right to apply for financial hardship assistance and it is free to use. Our accounts team will assist customers suffering hardship or their nominated representatives in an empathetic way.

If you predict difficulties in paying your bill, you should contact us before the bill is due. If you do not contact us and your bill falls due, you may be charged late payment fees for some product types.

To apply for payment assistance or to monitor the progress of your application, you may telephone us during business hours (9.00am to 5.00pm, Monday to Friday except public holidays) on 03 8740 2278, email our accounts team at accounts@encoco.com.au, or write to us at: Level 9, 350 Collins Street, Melbourne, VIC, 3000. Please ensure you identify your account number and the service location when contacting us.

We will process and advise you of the outcome of your request within 7 business days of receiving a complete application for payment assistance. We will advise you as soon as possible if further information is required or you do not meet our eligibility requirements.

You must notify Encoo if your financial circumstances change, either for the better or worse. Encoo may choose to amend a previously invoked agreement if your circumstances change. It is your responsibility to make payments to us according to the agreed schedule. If you do not make agreed payments on time, you risk suspension or termination of your service, the application of reconnection or early termination fees, and credit management action. The provision of false, incomplete, inaccurate or fraudulent information at any time during this process may result in Encoo cancelling any previously agreed financial hardship arrangements.

Privacy

We will treat any information supplied to us with care and discretion. All information will be kept confidential in accordance with the Privacy Act and the Telecommunications (Financial Hardship) Industry Standard.

Complaints

If you want to complain about or want a review of our decision regarding your payment assistance application, you may contact us at 03 8740 2278 or admin@encoo.com.au. If your complaint remains unresolved, you may contact the Telecommunications Industry Ombudsman (TIO) on 1800 062 058. Complaining to us or the TIO does not prevent you from agreeing to an arrangement about financial hardship assistance

Our contact information

- By telephone, 9.00am to 5.00pm AEST Monday to Friday except public holidays at 03 8740 2278
- By email, 24 hours 7 days a week at admin@encoo.com.au
- By post, attention Encoo Accounts at Level 9, 350 Collins St, Melbourne, VIC, 3000

Community financial counsellor

Free financial counselling is available from many community based services. One example of a community based financial counselling lookup tool is:

<https://ndh.org.au/financial-counselling/find-a-financial-counsellor/>

They can also be contacted Monday to Friday 9.30am to 4:30pm by phone at 1800 007 007.