

Payment Assistance Policy Summary

Purpose of this policy

You have a right to apply for short term help of up to 3 months or long-term help for more than 3 months. We will not charge you for financial hardship assistance. Services will only be disconnected as a matter of last resort. Our Payment Assistance Policy is available in full at https://www.encoo.com.au/_files/ugd/e40d83_27b2b5e1bf244fb689aceb82047bee13.pdf.

Eligibility for financial hardship assistance

Customers may be eligible for payment assistance if they cannot pay their bills to us 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.

Options for assistance

Options may include temporarily postponing, extending or deferring the time for paying a bill; payment plans which are 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

We will assist customers suffering hardship and their nominated representatives in empathetic way. You can apply for payment assistance by contacting 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@encoo.com.au or write to us at: attention Encoo Accounts, Level 9, 350 Collins St, Melbourne, VIC, 3000.

Complaints and financial counselling

You can complain to 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.

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/> or by phone at 1800 007 007.