

ACTIVE

we're switched on

Active Utilities Pty Ltd

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Telecommunications Financial Hardship Policy

Active Utilities

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TELECOMMUNICATIONS FINANCIAL HARDSHIP

INTRODUCTION

Active values our relationship with our customers and recognises that there may be instances where customers experience financial hardship. To work in the best interest of our customers, Active maintain this Telecommunications Financial Hardship Policy.

The Telecommunications Consumer Protections Code C628:2019 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services due to a reasonable temporary or ongoing cause but where the customer expects to be able to do so over time if payment arrangements are changed.

You might experience hardship because of factors like:

- > death in the family
- > household illness
- > family violence
- > unemployment
- > reduced income

This policy explains:

- > what we will do to help you manage your bills
- > how we consider your circumstances and needs
- > your rights as a customer in our hardship program.

You can ask a support person to contact us, such as:

- > a financial counsellor
- > someone who helps you manage your bills

We need your permission to talk to your support person

Active has systems in place to enable us to meet our obligations with respect to customer hardship in:

- > the Telecommunications Consumer Protections Code
- > Active's telecommunications financial hardship policy

STATEMENT OF INTENTION

Active are here to help.

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 service access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

THE PROCESS

When assessing your eligibility for Financial Hardship, we may ask you to provide certain documents such as:

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

We may not be able to assess your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we received all required information, we will let you know within 7 business days whether you are eligible for assistance under our Financial Hardship Policy.

If you are eligible, we will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position. Where appropriate we will discuss means with you how to limit your spend (this may include barring some service features) during the time of our arrangement and thereafter.

Once we come to an agreement, we will put this in writing via letter or email to you. You must inform us if your circumstances change (for better or for worse) during our arrangement.

We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

YOUR OPTIONS

If you are experiencing Financial Hardship, there are a few options that may be available to you depending on your circumstances.

If you wish to stay connected with us, some options include:

- › Restriction of service, in respect of overall or specific services;
- › Transferring you to a contract which includes hard caps or Shaping; or
- › Low cost interim options until you can continue with original payments.

Some other options for suitable financial arrangements include:

- › Temporarily postponing or deferring payments;
- › Agreeing on an alternative arrangement, plan, or contract, including discussing Pre-Paid Services; or
- › Discounting or waiving of debt.

CONTACT US

We encourage you to contact us if you experience any difficulties paying our services.

Telephone: 1300 587 623 (Option 5)
Email: accounts@activeutilities.com.au
Website: www.activeutilities.com.au

FINDING A FINANCIAL COUNSELLOR

You can talk to a phone financial counsellor or a consumer advocate who deals with financial difficulty matters from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Alternatively, you can find the financial counselling service nearest to you by visiting <https://ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor/>.

PRIVACY

Active is bound by the Privacy Act 1988 (Cth) and Australian Privacy Principles, which regulate the collection, disclosure, use and storage of personal information. Active will handle all information responsibly and in accordance with your instructions.

Personal information may be collected when you contact us with details about an account, eligibility or participation in our Hardship Program. Personal information provided by yourself will be used to confirm your eligibility and to determine the level of support appropriate for that account.

INFORMATION ON THE COMPLAINTS HANDLING PROCESS

You may wish to make a complaint and request a review if you are not satisfied with the outcome of your Financial Hardship application. Pursuant to the Australian Communications Media Authority ('ACMA') Complaints Standard, a complaint does not include an initial call to request information or support or to report a fault or service difficulty unless you advise us that you want that call treated as a complaint and does not include an issue that is the subject of legal action. You can also make a complaint in writing by email or post.

Active are required to acknowledge all complaints within two working days, use our best efforts to resolve the complaint on first contact and otherwise resolve the complaint within 15 working days.

If you are not satisfied with Active's response or investigation into your complaint, you always have the option to contact the relevant ombudsman for assistance or review of the outcome of the complaint. You may find the relevant contact details below:

TELECOMMUNICATIONS INDUSTRY OMBUDSMAN

Post: PO Box 276, Collins Street West, VIC 8007

Free call: 1800 062 058

Fax: 1800 630 614

Email: tio@tio.com.au

Interpreter: 131 450 - For help using an interpreter

National Relay Service: 133 677 - For help using this service visit NRS