

Disadvantaged and Vulnerable Consumers Policy

Disadvantaged and Vulnerable Consumers

At Rippa®, we understand that some consumers may be disadvantaged or vulnerable, if they:

- have a low income
- are from a non-English speaking background
- have a disability
- have a serious or chronic illness
- have poor reading, writing and numerical skills
- are homeless
- are old
- come from a remote area
- have an Indigenous background.

We are committed to ensuring that all consumers that interact with Rippa – including disadvantaged and vulnerable persons – are able to do so effectively and fairly.

We aim to ensure that all of our customers have sufficient and accurate information to make an informed decision about our Services. This includes ensuring:

- all documents we use to market our Services are clear and simple
- we have disclosed important or unusual terms or conditions of our contract
- you have the opportunity to consider any offer properly
- you have an opportunity to seek advice about any contract before you sign it.

We understand that disadvantaged or vulnerable consumers may also have less understanding of the consequences of a particular action or transaction, so we aim to provide special care where needed.

If things go wrong, we will open to resolving complaints and, where appropriate, setting aside your contract.

Assistance

It may be appropriate for a guardian, carer or other appropriate person to be present to either act on your behalf and/or help explain and assist you with a decision to acquire our Services.

If you are an existing customer, you can appoint an authorised representative or advocate to act on your behalf by completing our 'Appointment of an Advocate' or 'Appointment of an Authorised Representative' form which is accessible at www.rippa.com.au. Please contact us on 1300 230 212 if completing this form is too difficult or inconvenient for you, and we will work with you to find an alternative way of appointing an Advocate or Authorised Representative for you.

You can get in touch to discuss your situation and/or this Disadvantaged and Vulnerable Consumers Policy by calling us on 1300 230 212 or by sending an email to support@rippa.com.au.

Antidiscrimination

At Rippa, we understand that discriminating against consumers who experience vulnerability or disadvantage may break the law.

If you have any concern that we are discriminating against you, and would like to raise your concern, please contact us through any of the following:

- i. By sending an email to support@rippa.com.au
- ii. By calling us on 1300 230 212.

You may also contact the Human Rights Commission for help you with any questions in relation to anti-discrimination laws by calling its Complaints Infoline on 1300 656 419 or by sending an email to complaintsinfo@humanrights.gov.au. You can lodge a complaint online from the Human Rights Commission website at www.humanrights.gov.au.