CUSTOMER POLICY

Credit Management Policy

Purpose

This Credit Management Process outlines FlexrUC's billing, payment, and credit control procedures.

This document is designed to:

- Provide clear expectations for invoicing and payment obligations
- Ensure consistent credit management practices across all customers
- Support timely payment and minimise overdue accounts
- Align with FlexrUC's General Terms and regulatory obligations

This process applies to all customers receiving services from FlexrUC unless otherwise agreed in writing.

Document Version

Date	Notes
26/06/2026	ZB – Document Creation & Publication

Invoice Generation

Invoices are generally issued on the first (1st) day of each calendar month. Where the 1st falls on a weekend or public holiday, invoices will be issued on the next business day.

In certain circumstances, including new service activation or the first billing cycle, invoices may be issued outside of this standard schedule.

Invoices may include:

- Recurring charges billed in advance
- Usage charges billed in arrears
- Pro-rata charges for services started, changed, or cancelled during a billing period
- One-off charges, including installation or professional services

Payment Terms

Standard payment terms are fourteen (14) days from the invoice date unless otherwise agreed in writing.

All invoices must be paid in full by the due date - Customers are responsible for ensuring that payment is made on time, including allowing for bank processing times.

FlexrUC's preferred payment method is direct debit. Customers may be required to provide valid direct debit details as a condition of service.

Late Payments

If payment is not received by the due date, the invoice will be considered overdue.

FlexrUC may apply a late payment fee to overdue balances. Late payment fees may include:

- A fixed administrative fee
- Interest charged on overdue amounts, calculated daily at a reasonable rate

Late payment fees will be applied in accordance with applicable laws.

Billing Disputes

If you believe an invoice is incorrect, you may raise a billing dispute with FlexrUC by written notice, providing evidence demonstrating that the charge or invoice is incorrect. You may make a claim or commence proceedings alleging that a charge or invoice is incorrect, or that you are entitled to a refund for overpayment, within fifty-five (55) days of the date of the invoice or overpayment, in accordance with FlexrUC's General Terms.

The undisputed portion of an invoice must be paid in full by the due date. Where a dispute is raised, you may only withhold the disputed amount while the dispute is being investigated, and you must pay all undisputed amounts, plus some or all of the disputed portion within five (5) business days if FlexrUC determines that amount to be payable.

FlexrUC will investigate billing disputes as reasonably necessary and appropriate in the circumstances and will notify you of the outcome. At the conclusion of the investigation, any amount shown to be correctly owing must be paid within 30 days, together with any applicable late fee.

Raising a dispute after the due date does not affect your right to dispute a charge, or claim a refund, within the 55-day period referred to above.

Overdue Accounts

An account is considered overdue if payment is not received by the due date.

FlexrUC may take the following actions in relation to overdue accounts:

- Issue payment reminders or notices
- Contact the customer to arrange payment
- Apply late payment fees
- Restrict or suspend services
- Refer the account for debt recovery

Service Suspension

Where an account remains unpaid for thirty (30) days or more past the invoice due date, FlexrUC may restrict services to inbound calling only.

During any period of suspension:

- Services may be limited in functionality
- Charges will continue to accrue, including recurring service fees

FlexrUC may provide notice prior to suspension where reasonably practicable.

Service Termination

Where an account remains unpaid for sixty (60) days or more past the invoice due date, FlexrUC may terminate the services.

Termination will result in:

- Disconnection of services
- Loss of access to associated systems or features

All outstanding charges remain payable following termination.

Number Retention and Release

Following termination, FlexrUC will retain associated telephone numbers in quarantine for a period of up to six (6) months in accordance with applicable numbering regulations.

At the end of the quarantine period, numbers will be returned to the relevant carrier and may be reallocated. Reinstatement or recovery of numbers is not guaranteed.

Longer quarantine periods may apply where required under applicable regulations.

Debt Recovery

Where an account remains unpaid, FlexrUC may take additional steps to recover outstanding amounts.

This may include:

- Engaging external debt collection agencies to recover outstanding balances
- Recovering reasonable costs incurred in the collection of overdue amounts, including administrative and third-party recovery costs
- Reporting unpaid debts to credit reporting agencies where permitted by law

Customers are responsible for all reasonable costs incurred by FlexrUC in recovering overdue amounts.

FlexrUC may, at its discretion, refuse to provide new or additional services to customers with a history of non-payment or where outstanding debts remain unresolved.

Payment Arrangements

Customers experiencing financial difficulty are encouraged to contact FlexrUC as soon as possible. FlexrUC will consider reasonable payment arrangements, including payment plans or alternative solutions, in accordance with applicable regulatory obligations.

Payment arrangements are at FlexrUC's discretion and must be agreed in writing.

Failure to comply with a payment arrangement may result in immediate suspension or termination of services.

Credit Assessment

FlexrUC may conduct credit checks or request information to assess a customer's creditworthiness.

FlexrUC may:

- Set or adjust credit limits
- Require upfront payments or deposits
- Refuse to supply services where acceptable credit criteria are not met

Credit Limits

FlexrUC may apply a credit limit to customer accounts.

If usage or outstanding balances approach or exceed the credit limit, FlexrUC may:

- Notify the customer
- Require immediate payment
- Restrict or suspend services until the balance is reduced

Deposits and Security

FlexrUC may require a deposit, bond, or other form of security as a condition of service. Deposits may be applied against overdue amounts and will be managed in accordance with the General Terms.

Changes to Process

FlexrUC may update this Credit Management Process from time to time, however, any changes made will be in accordance with the General Terms.

Continued use of services after an update constitutes acceptance of the revised process.