

CUSTOMER POLICY

Payment Assistance Policy

DOCUMENT VERSION

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About this Policy

Anyone can find it hard to pay their bills at some point. If you are having trouble paying for your FlexrUC services, we want to help you stay connected while you get back on track.

Our commitment The goal of this Policy is to prioritise keeping customers experiencing financial hardship connected. We will only ever use disconnection as a measure of last resort.

This Payment Assistance Policy explains:

- who this Policy applies to and what we mean by financial hardship
- how to ask for help and what happens after you do
- the options we can offer to help you manage your payments
- your rights while you are receiving help, including how to make a complaint
- where to find free, independent support

This Policy is made under the Telecommunications (Financial Hardship) Industry Standard 2024. A short summary of this Policy and a copy of our application form are available at flexruc.com.au/policies/payment-assistance.

Who this Policy Applies To

This Policy applies to FlexrUC customers who are:

- **Individuals** who use our services mainly for personal or household use
- **Not-for-profit organisations**
- **Businesses** that did not have a genuine and reasonable opportunity to negotiate their contract with us (for example, businesses on our standard terms) and whose annual spend with us is, or is reasonably estimated to be, \$40,000 or less

It also applies to former customers in these groups who still owe us money. If you are not sure whether this Policy applies to you, contact us — we will let you know.

This Policy does not apply to services supplied for resale, or to business customers on individually negotiated contracts or spending more than \$40,000 a year with us. Those customers can still contact our Accounts team to discuss payment arrangements under our Credit Management Process.

What is Financial Hardship

You are in financial hardship if you cannot pay what you owe us because of circumstances 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
- unexpected events or changes that have affected your income or expenses
- other reasonable causes

and you believe you will be able to meet your obligations if we agree on a payment assistance arrangement with you.

Your Rights

- You have the right to apply for financial hardship assistance, whether you need help for a short time or for longer.
- **Short-term assistance** is help for up to 3 billing cycles. **Long-term assistance** is help for more than 3 billing cycles.
- This Policy is free to use. We will never charge you to apply, to be assessed, to access an arrangement or to administer it.
- You can apply even if you have an open complaint with us or the Telecommunications Industry Ombudsman (TIO).
- You can apply again at any time, including if you have received help before.

- You can ask someone you trust to deal with us for you.

How to Apply

Contact us as early as you can — the sooner we know, the more options we can offer. You can apply using any of the ways you normally contact us:

METHOD	DETAILS
Phone	1300 266 439 — ask for our Accounts team. Monday to Friday, 9:00am–5:00pm AEST/AEDT, excluding NSW public holidays.
Email	billing@flexruc.com.au — include your name, account number and a short description of the help you need.
Post	Accounts Team, FlexrUC, PO Box 3232, North Turramurra NSW 2074
Application form	Complete the form in Appendix A (also available at flexruc.com.au/policies/payment-assistance) and send it by email or post. Using the form is optional — you can simply tell us what is happening over the phone or by email.

Only our Accounts team is authorised to assess applications. If you contact another team, they will pass your request to Accounts and let you know how to reach them directly.

Having someone contact us for you

You can nominate a financial counsellor, community worker, family member or friend to deal with us on your behalf. Please complete our Authority to Act form (available from our website or by contacting us) so we have your permission to speak with them.

Accessibility and language support

- If you are deaf, or have a hearing or speech impairment, you can contact us through the National Relay Service: accesshub.gov.au or 1800 555 660.
- If you need an interpreter, call the Translating and Interpreting Service (TIS National) on 131 450 and ask them to call us on 1300 266 439.
- If you have accessibility needs, are from a culturally or linguistically diverse background, or are experiencing domestic or family violence, we will help you complete your application and can provide this Policy in a format that suits you.

What Happens After You Apply

1. We'll give you a reference number and tell you how long we expect the assessment to take.
2. We'll talk with you about your situation so we can tailor our help, and we'll treat you with empathy and respect.
3. We'll complete the assessment as soon as practicable, and within 5 business days of receiving a complete application.

4. We'll let you know the outcome within 2 business days of finishing the assessment. If it becomes clear you are not eligible, we'll tell you straight away and explain why.
5. We'll discuss the options that suit your circumstances. Your arrangement starts as soon as you agree to it.
6. Within 2 business days of agreeing, we'll send you written details of your arrangement.

Tracking your application

To check the progress of your application at any time, call us on 1300 266 439 or email billing@flexruc.com.au quoting your reference number.

Information We May Ask For

You will be eligible for assistance if your situation meets the definition of financial hardship and you want to access the options we offer.

We will not ask for evidence if you are applying for short-term assistance, or if it appears you may be a victim-survivor of domestic or family violence.

We may ask for information to support an application only if you need long-term assistance **and** one of the following applies:

- the amount to be repaid is more than \$1,000
- you have been our customer for less than 2 months
- we reasonably believe there is a possibility of fraud

If we do ask, we will only request information that is strictly necessary and relevant — for example, a Centrelink income statement, a letter from a financial counsellor, or a document showing a recent change in income.

We will:

- put the request in writing (or another form that suits you) with the name, email and phone number of the person handling it
- give you reasonable time to find the information
- let you show us documents without sending copies — for example, over a video call with an authorised member of our Accounts team — send them by email to billing@flexruc.com.au or by post to PO Box 3232, North Turramurra NSW 2074, or contact us for a physical address if you would prefer to present them in person
- explain how the information will be used and what else we may consider in our assessment
- delete any copy or attachment as soon as it has been viewed and the outcome of your assessment authorised

If the information we reasonably request is not provided, we may not be able to complete the assessment. Giving false or misleading information may result in your assessment being cancelled.

Timeframes

STEP	TIMEFRAME
Assess your complete application	Within 5 business days
Tell you the outcome	Within 2 business days of finishing the assessment
Arrangement starts	As soon as you agree to it
Written confirmation of your arrangement	Within 2 business days of agreeing
Tell us if your situation changes	Within 14 days of the change
Review your arrangement after you tell us of a change	Within 5 business days
Written notice before any suspension or disconnection	At least 10 business days
Complaints about financial hardship	Treated as urgent — we aim to resolve within 2 business days

A business day is any day other than a Saturday, Sunday or public holiday in New South Wales.

Options for Assistance

We will work with you to find options that are realistic, appropriate and tailored to your circumstances and capacity to pay. Options include:

OPTION	WHAT IT MEANS
More time to pay	Temporarily postponing, extending or deferring the due date of a bill.
Tailored payment plan	Paying what you owe in instalments that match your ability to pay.
Spend controls	Limits on how charges can build up — for example, barring international or premium calls, or usage limits on mobile services.
Removing non-essential features	Removing add-ons, features or licences you don't need, at no cost to you.
Moving to a more suitable product	Changing to a plan or product that better suits your needs and budget, without a plan-change fee.
Free non-automatic payment method	Paying by BPAY at no charge, so you choose when and how much to pay.

We can combine options. For customers experiencing domestic or family violence, we will consider options that support the safe, ongoing management of your payments.

General assistance for all customers

- Direct debit and BPAY are both free.

- We will not charge late payment fees or interest while you have an arrangement in place.
- We can review your account at any time to check you are on the right services for your needs.

Your Arrangement

Your written confirmation will set out:

- the details and duration of your arrangement
- your rights and obligations under it
- the circumstances in which we may take credit management action
- that you must tell us within 14 days if your situation changes
- that you can ask for a review if your situation changes

If your situation changes

Please contact us within 14 days if your circumstances change. We will review your arrangement within 5 business days and work with you to adjust it. Please also keep your contact details up to date.

If you can't keep to your arrangement

If you miss an agreed payment or another term of your arrangement, we will contact you promptly to discuss what has happened and offer to review the arrangement.

When your arrangement ends

Before your arrangement ends we will let you know, and confirm that your account will return to its usual terms and due dates. If you still need help, contact us — you can ask to extend the arrangement or apply again.

Credit Management and Your Service

We will **not** restrict, suspend or disconnect your service, or take other credit management action (such as referring your debt to a collection agency or credit reporting body), while:

- you are discussing options or have applied for assistance with us; or
- you have an arrangement in place with us.

We will also never sell a debt while any of the above applies or while we are reviewing your arrangement.

We may only take credit management action if you have not met the terms of your arrangement, we have offered to review it, and:

- we have tried to discuss payment options with you (or you have contacted us);
- we genuinely believe you are unable or unwilling to pay, and need to stop the debt increasing;
- you agree the arrangement cannot be completed; or
- we have been unable to reach you despite taking reasonable steps — at least 3 attempts on separate business days over no more than 10 calendar days, using at least 2 methods, at least one in writing.

Even then, suspension or disconnection is a last resort. We will give you written notice at least 10 business days beforehand, stating what action we will take, when and why, any charges that may apply, any effect on your other FlexrUC services, and how to contact us, the TIO and financial counselling services.

Complaints and Reviews

If you are unhappy with a decision about your application, or with how we have handled it, you can ask us to review the decision or make a complaint:

- Phone: 1300 266 439
- Email: feedback@flexruc.com.au

We treat complaints about financial hardship as urgent and aim to resolve them within 2 business days. More detail is in our [Complaints Handling Process](#).

If you are not satisfied with our response, you can contact the Telecommunications Industry Ombudsman (TIO), a free and independent dispute resolution service:

- Website: tio.com.au/complaints
- Phone: 1800 062 058

Making a complaint to us or the TIO does not stop you from agreeing to an arrangement for financial hardship assistance.

If you believe we have not followed the rules for customers in financial hardship, you can also contact the Australian Communications and Media Authority (ACMA) at acma.gov.au.

Free Support Services

SERVICE	CONTACT
National Debt Helpline	Free financial counselling. ndh.org.au or 1800 007 007 (Monday to Friday, 9:30am–4:30pm)
Small Business Debt Helpline	Free financial counselling for small business owners. sbdh.org.au or 1800 413 828
Moneysmart	Free tools and guidance on managing money. moneysmart.gov.au
1800RESPECT	Support for people affected by domestic, family or sexual violence. 1800respect.org.au or 1800 737 732 (24/7)
Telecommunications Industry Ombudsman	tio.com.au or 1800 062 058

Privacy

We will handle your personal information respectfully and in line with the Privacy Act 1988, the Australian Privacy Principles and our Privacy Policy. We only use information you give us about your circumstances to assess and manage your request for assistance, to deal with a complaint to the TIO or ACMA, with your consent, or where the law requires it. Any supporting documents are deleted as soon as they have been viewed and the outcome of your assessment authorised.

About this Document

This Policy has been approved by David Mulgrew, Co-Founder, who is responsible for its implementation and operation. We review this Policy at least once every 12 months to make sure it remains fit for purpose.

Appendix A — Application Form

Complete this form and send it to billing@flexruc.com.au or Accounts Team, FlexrUC, PO Box 3232, North Turramurra NSW 2074. You can also apply by phone on 1300 266 439 — the form is optional. You do not need to attach any documents.

1. Your details

Customer / organisation name	
FlexrUC account number	
Contact name	
Phone	
Email	
Preferred way to contact you	

2. Your situation

What is affecting your ability to pay? (tick any that apply)

☐ Illness (personal or household)	☐ Unemployment
☐ Low or reduced income	☐ Domestic or family violence
☐ Death in the family	☐ Change in personal or family circumstances
☐ Natural disaster	☐ Unexpected change in income or expenses
☐ Other (optional — tell us more below)	

Anything else you would like us to know (optional)	
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3. The help you need

☐ Short-term (up to 3 billing cycles)	☐ Long-term (more than 3 billing cycles)
☐ More time to pay	☐ Payment plan
☐ Spend controls	☐ Remove features I don't need
☐ Move to a more suitable product	☐ Change payment method
☐ Not sure — please contact me to discuss	

What could you afford to pay, and how often? (optional)	
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4. Support person (optional)

Name and relationship	
Phone / email	

If this person is not already authorised on your account, please also complete our Authority to Act form.

5. Declaration

I confirm the information in this form is true and correct to the best of my knowledge.

Signature	
Date	