

Payment Assistance Policy

Purpose

We are here to help. We will work with you to help you respond to financial difficulty, whether you need short term help of up to 3 months or long-term help for more than 3 months. The goal of this policy is to prioritise keeping customers facing financial hardship connected. Disconnection will only be used as a measure of last resort.

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.

When making an assessment of your situation to determine eligibility for financial hardship assistance, we may require certain information and documents from you about things such as your employment, income, debts, finances and evidence that you have engaged a financial counselor. We will not request information that is irrelevant or onerous or if your application is for short term assistance or you are a victim survivor of domestic or family violence. We will request information if it appears that long term assistance is required and the amount owing exceeds \$1000 or you have been a customer for less than 2 months or we reasonably believe there a possibility of fraud.

Applying for payment assistance

Customers have a right to apply for financial hardship assistance and it is free to use. Our accounts team will assess, assist and communicate with customers suffering hardship and their nominated representatives in a friendly and empathetic way.

If you predict difficulties in paying your bill, you should contact us before the bill is due. If you do not contact us and your bill falls due, you may be charged late payment fees for some product types.

You may contact us Monday to Friday during business hours (0900-1700) on (03) 9081-2888, email our accounts team at customercare@hyperwave.com.au or write to us at: attention Hyperwave Accounts, PO Box 354, Rosanna, Victoria, 3084 to apply for payment assistance or to monitor the progress of your application. Please remember to identify your account number and the service location when making contact with Hyperwave.

We will process and advise you of the outcome of your request within 7 business days of receiving a complete application for payment assistance. We will advise you as soon as possible if further information is required or you do not meet our eligibility requirements.

You must notify Hyperwave if your financial circumstances change, either for the better or worse. Hyperwave may choose to amend a previously invoked agreement if your circumstances change. It is your responsibility to make payments to us according to the agreed schedule. If you do not honour your responsibilities to make payments on time, you risk suspension or termination of your service, the application of reconnection or early termination fees, and credit management action. The provision of false, incomplete, inaccurate or fraudulent information at any time during this process may result in Hyperwave cancelling any previously agreed financial hardship arrangements.

Options for assistance

Options for assistance will be tailored to your individual circumstances. After assessing your circumstances, we may look at a number of options to keep you connected, including temporarily postponing, extending or deferring the time for paying a bill; discounting a bill charge; applying a credit to your account; waiving a debt; payment plans which are tailored to meet your ability to pay; establishing an arrangement whereby we match payments made by you or give credit in exchange for payments made by you; controls on how you can incur charges with us, including spend controls; restrictions; removing non-essential features of a telecommunications product at no

cost; 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.

Complaints

If you want to complain about or want a review of our decision regarding your payment assistance application, you may contact us at customercare@hyperwave.com.au or (03) 9081-2888. If your complaint remains unresolved, you may contact the Telecommunications Industry Ombudsman (TIO) on 1800 062 058. Complaining to us or the TIO does not prevent you from agreeing to an arrangement about financial hardship assistance

Privacy

Our accounts team will treat any information supplied to us with the utmost care and discretion. All information will be kept confidential in accordance with the Privacy Act and the Telecommunications (Financial Hardship) Industry Standard.

Contact information

- By Telephone, Monday to Friday 0900-1700 AEST; (03) 9081-2888
- By email, 24 hours 7 days a week; customercare@hyperwave.com.au
- By post, attention Hyperwave Accounts; PO Box 354, Rosanna, Victoria, 3084

Community financial counsellor

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/>

They can also be reached Monday to Friday 0930-1630 by phone at freecall 1800-007-007.