

Steadfast Solutions
Payment Assistance Policy

Introduction

1 About our Payment Assistance Policy

In Australia, telco customers who are in financial difficulty may be entitled to assistance from their telco supplier. This Payment Assistance Policy (**policy**, for short) explains:

- (a) when you may be eligible for financial hardship assistance;
- (b) what assistance we can provide;
- (c) how you can contact us to talk about assistance, and apply for it;
- (d) how we process and manage applications for assistance;
- (e) other options for getting support; and
- (f) other important matters.

2 The goals of our policy

For customers experiencing financial hardship:

- (a) the goal of our policy is to keep you connected; and
- (b) we will only use disconnection as a measure of last resort.

3 You are entitled to apply for assistance, free of charge

- (a) You have a right to apply for financial hardship assistance. The outcome of your application will be in accordance with this policy and the laws that apply to it.
- (b) Using this policy, including making an application, is free of charge.

4 You can complain about our decision

- (a) You can complain to us about our decision on your application, including asking for a review. You can access our Complaint Handling Process. It explains in detail how to make a complaint, and how we process complaints.
- (b) If you're still not happy, you can make a complaint to the Telecommunications Industry Ombudsman (**TIO**):
 - at the TIO website: tio.com.au
 - by phone 1800 062 058
 - by email tio@tio.com.au
 - by fax 1800 630 614
 - by post PO Box 276, Collins Street West, VIC 8007
- (c) Making a complaint as set out above does not prevent you from agreeing to an arrangement with us for financial hardship assistance.

5 Other places to get help

You can also get information and advice from:

- (a) the TIO – details above; and
- (b) financial counselling services. To find and contact a financial counselling service that's available and suitable for you, visit the Australian Government information page at moneysmart.gov.au/managing-debt/financial-counselling

6 Contacting authorised personnel

You can contact us to speak directly with personnel who are authorised to deal with applications for financial hardship assistance:

- (a) by calling 1300 739 335 during the following days and hours: Monday – Friday 7am-7pm;
- (b) by email to: support@steadfastsolutions.com.au

7 Do you have special communications needs?

Do you need a spoken language interpreter?

If you need a spoken language interpreter, you can call the Australian Government's Translating and Interpreting Service on 131 450.

Do you need a written language interpreter?

If you need a translation of this document, ethnic.com.au is a commercial translation service that can assist. Call (03) 9998 2280.

Se avete bisogno di una traduzione di questo documento ethnic.com.au è un servizio commerciale di traduzioni. Telefonate a (03) 9998 2280.

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如果您需要翻译这份文件，商业翻译公司 ethnic.com.au 可以协助，电话 (03) 9998 2280。

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Do you need the National Relay Service?

If you are deaf, hard of hearing, or have a speech impairment, you can also contact us through the National Relay Service (NRS) on 1800 555 677.

Eligibility for financial hardship assistance, and our application form

8 Legal test for eligibility

There is a legal test for eligibility to receive financial hardship assistance. To make it as simple as possible to understand, we have built the legal test into Part 2 of our application form, in plain English.

9 Understanding if you are eligible

Part 2 of our application form contains a number of statements. Each is followed by a coloured tick box e.g.:

	Statement	✓ if correct
1	You are an individual human person and you mainly use your telco service for personal or domestic purposes.	
2	You are a not-for-profit organisation.	
3	You are a business, and when you entered your telco contract, you didn't have a genuine and reasonable opportunity to negotiate the terms, and your expected annual telco spend was \$40,000 or less.	
4	You don't sell the use of your service to anyone else.	
5	You owe us, or will owe us, money that you can't pay.	
6	The reason you can't pay is because:	
	(a) you are ill, or you have been ill	
	(b) someone in your household is ill or has been ill	
	(c) you are unemployed, or have been unemployed	

There are tick boxes in grey and orange and green and blue and pink and yellow.

If you have ticked:

- at least one grey box, and
- the orange box, and
- the green box, and
- at least one blue box, and
- at least one pink box, and
- the yellow box –

then you may be eligible for financial hardship assistance.

Options for assistance

10 Financial hardship assistance

The options we offer for financial hardship assistance are indicated by the pink check boxes on our application form.

11 General assistance

By way of general assistance to customers to manage payment obligations, and associated debts, to us, we will consider payment plans where reasonably requested,

unless we assess that there is unacceptable credit risk or that payments will not be brought up to date within two billing cycles.

How to apply for financial hardship assistance

12 Step 1: Fill in an application form

- (a) The form is:
- available on the same web page or location where we keep our payment assistance policy; and
 - included in our payment assistance policy –
- and we'll send you a copy on request.
- (b) Complete Part 1 of the application by filling in the details requested.
- (c) Complete Part 2 of the application by:
- reading each statement in Part 2; and
 - for each statement that is correct, ticking its box.
- (d) Complete Part 3 of the application by explaining the financial hardship assistance you request. (This is optional, but this information may speed up the process.)
- (e) Complete Part 4 the application by explaining any special matters you'd like us to be aware of. (This is optional, but this information may help us to help you more safely and sensitively.)
- (f) Sign the application where indicated.

13 Step 2: Send the application to us

You can do that by:

- (a) emailing it to support@steadfastsolutions.com.au;
- (b) giving us the application details by phone, by calling 1300 739 335

Assessing your eligibility for financial hardship assistance

14 Step 3: We'll acknowledge your application

We'll notify you:

- (a) that we have received your application;
- (b) of a reference number that identifies your application; and
- (c) of our estimated time to complete assessment of your application.

15 Step 4: We'll let you know if we need evidence (information, including documents) to show that you are in financial hardship

- (a) We'll only do this if the evidence is relevant to your application and not unreasonably onerous.

- (b) If you have applied for assistance for three billing cycles or less, we won't ask for such evidence (and you are not required to provide it) unless:
- (i) it appears that an assistance arrangement will need to be for more than three billing periods; and
 - (ii) any of the following applies:
 - the amount to be repaid is more than \$1,000;
 - you have been our customer for less than two months; or
 - we reasonably believe there is a possibility of fraud; and
 - (iii) the evidence is strictly necessary to assess your eligibility for financial hardship assistance.
- (c) If it appears that you may be a victim survivor of domestic or family violence, we won't ask for such evidence (and you are not required to provide it) unless:
- (i) it appears that an assistance arrangement will need to be for more than three billing periods; and
 - (ii) any of the following applies:
 - the amount to be repaid is more than \$1,000;
 - you have been our customer for less than two months; or
 - we reasonably believe there is a possibility of fraud; and
 - (iii) the evidence is strictly necessary to assess your eligibility for financial hardship assistance.
- (d) Subject to paragraphs (b) and (c) above, the types of evidence you may be required to provide to support that you are in a financial hardship situation include:
- (i) in any case – a letter of verification by a relevant independent third party with knowledge of the facts e.g. accountant, financial counsellor, social worker, lawyer, doctor, employer, family member (as applicable in the circumstances);
 - (ii) in the case of illness – a medical certificate;
 - (iii) in the case of unemployment – evidence that you have become unemployed or a relevant Centrelink benefits statement;
 - (iv) in the case of low or insufficient income – a relevant Centrelink benefits statement;
 - (v) in a case where we reasonably believe there is a possibility of fraud – a statutory declaration of verification.
- (e) Evidence that we request from you under this step 4 counts as part of your application, and your application is not complete until it has been provided to us.

16 Step 5: We'll assess your eligibility for financial hardship assistance

- (a) We'll assess the information supplied in your application form and including evidence you supply and determine your eligibility for financial hardship assistance.
- (b) If it becomes clear to us that you are not eligible, we'll tell you immediately.
- (c) Otherwise:
 - we'll complete the assessment a.s.a.p. and no more than five business days after we receive your complete application; and
 - we'll tell you of the outcome of the assessment a.s.a.p and no more than two business days after we complete the assessment.
- (d) If you are assessed as eligible, we'll offer you financial hardship assistance.

Offering assistance

17 Step 6: We'll let you know if we need any further information (including documents)

- (a) We'll only do this where it's reasonably necessary in order for us to consider what financial assistance is realistic, appropriate and suitable for your needs and situation.
- (b) You can help us shortcut this step by providing helpful information in Part 3 of the application form, about what you can do to help you get your payments up to date. For instance, if you feel that you can afford to pay off arrears at \$20 a week, tell us that.
- (c) As far as possible, we'll combine this step with step 5 i.e. we'll make a single request for information.

18 Step 7: We'll make you an offer

- (a) If we ask for information under step 6, we'll make you an offer of a financial hardship assistance arrangement no more than seven business days after we receive that information.
- (b) Otherwise, we'll make you an offer no more than seven business days after we notify you of the outcome of your eligibility assessment under step 5.
- (c) Our offer will be in writing, and sent to your preferred email address.

19 Step 8: Finalising a financial hardship assistance arrangement

- (a) For the purposes of this step, our contact points are:
 - (i) email to support@steadfastsolutions.com.au
 - (ii) phone to 1300 739 335
- (b) You can choose to agree to our offer or to negotiate about it.
- (c) You can notify your agreement through any of our contact points.
- (d) You can also negotiate about it and agree another arrangement through any of our contact points.

- (e) A financial hardship assistance arrangement starts as soon as you tell us that you agree to it.
- (f) No more than two business days after a financial hardship assistance arrangement is agreed, we'll send you written details of it.

Monitoring the progress of your application

20 Contact points

For the purposes of monitoring the progress of an application, our contact points are:

- (a) email to support@steadfastsolutions.com.au
- (b) phone to 1300 739 335

21 Monitoring

You can monitor the progress of your application through any of the contact points.

General Manager Approval

As General Manager of Steadfast Solutions, I approve this Payment Assistance Policy.

Signed

Name

Office

Date

Attachment 1 – Financial Hardship Assistance Application Form

Steadfast Solutions Financial Hardship Assistance Application

(Note: Evidence that we request from you under paragraph 15 of our Payment Assistance Policy counts as part of this application, and your application is not complete until the evidence has been provided to us.)

Part 1: Customer details

Your name

Steadfast Solutions invoice details
/ service your application relates
to

*Your preferred phone number

*Your preferred postal address

*Your preferred email address

Do you have existing financial
hardship assistance from Steadfast
Solutions?

If 'yes', provide details

Your signature

Date

* Unless you request otherwise, we may contact you via any of these contact points.

Part 2: Assistance eligibility

Please complete this part of the application by ticking each box that is next to a statement that is correct. You can leave the other boxes blank.

Statement

1	You are an individual human person and you mainly use your telco service for personal or domestic purposes.	
2	You are a not-for-profit organisation.	
3	You are a business, and when you entered your telco contract, you didn't have a genuine and reasonable opportunity to negotiate the terms, and your expected annual telco spend was \$40,000 or less.	
4	You don't sell the use of your service to anyone else.	
5	You owe us, or will owe us, money that you can't pay.	
6	The reason you can't pay is because:	
	(a) you are ill, or you have been ill	
	(b) someone in your household is ill or has been ill	
	(c) you are unemployed, or have been unemployed	
	(d) your income is low	
	(e) you don't have enough income	
	(f) your access to income has reduced	
	(g) you suffer, or have suffered, domestic violence	
	(h) you suffer, or have suffered, family violence	
	(i) there has been a death in your family	
	(j) there has been a change in your personal circumstances	
	(k) there has been a change in your family circumstances	
	(l) there is, or has been, a natural disaster	

(m) an unexpected event or unforeseen change has reduced your income	
(n) an unexpected event or unforeseen change has increased your expenditure	
(o) there is some other reasonable cause.	
7 You believe that you will be able to pay if we agree:	
(a) to allow you more time to pay a bill	
(b) to accept a payment plan tailored to your ability to pay	
(c) to discount a bill	
(d) to waive a debt	
(e) to apply a credit to your account	
(f) to match payments that you make	
(g) to give you credit in exchange for payments that you make	
(h) to put controls on you incurring charges e.g. spend controls	
(i) to put restrictions on your service	
(j) to remove non-essential service features, without any cost penalty to you	
(k) to transfer you to a different product that better suits your circumstances	
(l) to adjust internal threshold limits so that you are not disconnected	
(m) to offer you a free non-automatic payment method.	

8 You wish to access one or more of the assistance options you have ticked above.

Part 3: What financial hardship assistance do you request?

Please explain:

- **what we can do to help you get your telco contract payments up to date;**
(e.g. let you pay off arrears over two billing cycles)
- **what you can do to get them up to date; and**
(e.g. pay instalments of \$20 a week)
- **for how long you feel you need help.**
(e.g. three billing cycles)

(This is optional, but this information may speed up the application process.)

Part 4: Special instructions – sensitive circumstances

Your financial hardship situation might arise from domestic or family violence, an illness or other sensitive circumstances. Perhaps that means you can't easily take phone calls but you can call us back if we text you. Or perhaps it's best that we email you. **If there's anything that you want us to know in order to deal with your application safely and sensitively, please let us know below.**

(This is optional, but this information may help us to help you more safely and sensitively.)

