Payment Assistance Policy

We understand that there may be times when you have difficulty paying your bills for different reasons. Regardless of the reason, or whether you require short or long term assistance, you have **a right to apply for financial hardship assistance with Flip**.

This policy sets out how Flip can work with you to develop the best possible solution for your individual circumstances.

Applying for financial hardship assistance or entering a payment arrangement under this policy is free of charge. You can apply whenever you need it.

The goal of this policy is to keep you connected and disconnecting your Flip service will be our measure of last resort.

1. Eligibility

As an active Flip customer, you are eligible for financial hardship assistance if a) your situation meets the definition of financial hardship; and b) you wish to access the options for assistance we have available.

Financial hardship means a situation where:

- you are having difficulty paying your Flip bills, which might be because of:
    - 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 unforeseen changes that have impacted your income or expenditure; or
    - other reasonable causes; **and**
- you believe that you will be able to get back on track with your payments if, together, we agree, and implement a payment plan or other type of financial hardship assistance under this policy.

We will assess your application based on the eligibility criteria above.

2. Applying

You can apply for financial hardship assistance using any of the following options:

- downloading and completing the Payment Assistance Application Form accessible at https://flipconnect.com.au/payment-assistance-application or attached to this policy as Attachment A, then sending the completed form (including your account number or full address) by:
    - email to creditcontrol@flipconnect.com.au; or
    - post to Flip TV Australia, Locked Bag 9002, Maroubra NSW 2035; or
- calling us on 1300 354 788 (within Australia) or +61 2 6686 1601 (outside of Australia), with the call centre being available from 9 am to 6 pm AEST from Monday to Friday.

3. Supporting information

You are not required to provide evidence to support your application if you are:

- seeking assistance for a period of no more than 3 billing cycles; or
- a victim survivor of domestic or family violence.

In all other circumstances where the assistance will be needed for a continuous period of more than 3 billing cycles, we may request information (including documents) about your financial position from you, if:

- the amount to be repaid is more than $1,000;
- you have been a Flip customer for less than two months; or
- we reasonably believe there is a possibility of fraud.

We will only ask for information that is strictly necessary to assess your eligibility for financial hardship assistance and will not ask for irrelevant information or information that would be unreasonably onerous to provide.

Examples of information that we may ask you to provide include:

- income and expense statements;
- Centrelink statements;
- bank statements;
- medical certificates;
- evidence from a financial counsellor or other relevant third party; or
- a statutory declaration or official written communication from a person or support group familiar with your circumstances.

We may not be able to complete our assessment if you don't send us the information that we ask for or if the information is incomplete. If you provide information that is false, inaccurate or misleading, your application may not be approved or we may cancel any arrangement that is in place.

4. Options for assistance

The financial hardship assistance that we offer you will be realistic, appropriate and tailored to your needs. Options may include:

- temporarily postponing, extending or deferring the time for paying a bill;
- payment plans which are tailored to meet your ability to pay;
- transferring you to a different telecommunications product that better suits your circumstances;
- applying a credit to your account;
- discounting a bill charge; or
- offering a free non-automatic payment method.
- assistance to access a Low-Cost or No-Cost Mobile Phone

At Flip, we understand that financial hardship can make it difficult to obtain a suitable mobile phone. If you are experiencing financial hardship and need assistance accessing a mobile phone capable of calling Triple Zero (000), we will work with you to identify suitable assistance options.

Depending on your circumstances and needs, we can:

Assess your current device: Help you check whether your existing mobile phone is compatible with the mobile network we use to provide your service and can access emergency calls.

Help you find an affordable device: Provide information about low-cost or no-cost mobile phones available through relevant community organisations, retailers and reputable refurbished or pre-owned device suppliers.

Refer you to support organisations: Where appropriate, refer you to community organisations that may be able to assist with obtaining a low-cost or no-cost mobile phone.

Provide guidance on device compatibility: Help you identify a suitable device that supports the Australian mobile networks relevant to your service and can make emergency calls to Triple Zero (000).

Low-cost mobile phones may be available from retailers such as JB Hi-Fi, Harvey Norman and other electronics stores. Refurbished and pre-owned devices may also be a more affordable option. Availability, eligibility and any costs will depend on the provider and the assistance available.

Before purchasing a device, we recommend checking that it is compatible with the mobile network we use to provide your service and supports emergency calling. You can check device compatibility using the Optus mobile network device checker, where applicable, or contact us for assistance.

If you are experiencing financial hardship and require help obtaining a suitable mobile phone, please contact our team on **1300354788**. We will discuss your circumstances and the assistance options available to you.

Our aim is to help eligible customers experiencing financial hardship access a suitable mobile phone capable of calling Triple Zero (000), including where the mobile network we use to provide our service is unavailable and another mobile network is available.

5. Process and timeframes

We will follow the following process in managing your application:

1. We will acknowledge receipt of your application and request any supporting information required to conduct our assessment within two business days of receiving the application.
2. We will discuss your application with you and assess your eligibility for financial hardship assistance within 5 business days of receiving a complete application. We will also update you if the process is taking longer than expected.
3. We will inform you of the outcome of our assessment within 2 business days after completing the assessment. If it becomes clear to us that you are not eligible for financial hardship assistance, we will advise you immediately.
4. If we consider you are eligible, we will offer you appropriate options for assistance.
5. If you agree to implement one of the options for assistance that we offer you, we will give you a notice in writing setting out the details of the arrangement within two business days.
6. The arrangement for financial hardship assistance will start as soon as you indicate that you agree to implementation.
7. If we consider you are not eligible or you do not agree to the offered options for assistance, you can make a complaint to or ask us to review our decision (further information available under '0. Complaints and reviews' below).
8. If you are not satisfied with the outcome of a complaint to us, you can make a complaint to the Telecommunications Industry Ombudsman (**TIO**) (further information available under '0. Complaints and reviews' below).

You can monitor the progress of your application by contacting us via email, post or telephone at the contact details specified under '2. Applying' above.

Complaints and reviews

If you wish to make a complaint about a decision in relation to your application or seek a review of that decision, please contact us by email, post or telephone at the contact details specified under '2. Applying' above. You can view our complaint handing process https://www.flipconnect.com.au/storage/pdf/Complaint-Handling-Process.pdf

If you are not satisfied with the outcome of a complaint to us, you can make a complaint to the TIO for external dispute resolution.

For further information, see the TIO website at tio.com.au/complaints or call 1800 062 058. The TIO's services are free of charge.

Making a complaint to us or to the TIO about our decision in relation to your application does not prevent you from agreeing to an arrangement for financial hardship assistance with us.

6. Support services

Support services are available for customers that may be experiencing financial hardship, including free financial counselling services offered in each State and Territory in Australia.

For more information, you can access:

- independent financial advice, counselling and support from external organisations, including the:
    - National Debt Helpline
        - Call: 1800 007 007
        - Visit: ndh.org.au
    - Small Business Debt Hotline
        - Call: 1800 413 828
        - Visit: sbdh.org.au
- Moneysmart, which offers free, independent guidance so you can make the most of your money:
    - Call: 1300 300 630
    - Visit: moneysmart.gov.au
- CreditSmart, which offers free information and guidance so you can better understand credit and make informed financial decisions:
    - Call: 1800 007 007
    - Visit: creditsmart.org.au
- MyGov, which offers services and support to help if you're in a financial emergency or facing challenges managing your money:
    - Call: 132 307
    - Visit: my.gov.au/en/services/work/managing-the-cost-of-living/experiencing-financial-hardship/immediate-help-if-you-re-in-financial-hardship
- MyAgedCare, which offers financial hardship assistance if you are eligible:

- Call: 1800 200 422:
- Visit: myagedcare.gov.au/financial-hardship-assistance

- White Ribbon Australia, which provides the contact details of domestic or family violence helplines:
  - Visit: whiteribbon.org.au/helplines/
  - If you are in immediate danger, call 000 for Police and Ambulance help.

7. Accessibility

We want this policy to be accessible to everyone.

If you are deaf, hearing or speech impaired, you can contact us via the National Relay Service at accesshub.gov.au or 1800 555 660. For speech-to-speech relay, please call 1300 555 727.

If you speak a language other than English, such as Arabic, Greek, Japanese, Mandarin, Cantonese, Indonesian, Hindi or Tagalog, you can call our multi-lingual call centre on 1300 354 788 (within Australia) or +61 2 6686 1601 (outside of Australia), with the call centre being available from 9 am to 6 pm AEST from Monday to Friday.

You may also contact us via a government language interpreter service such as the Translating and Interpreting Service at tisnational.gov.au or 131 450.

Name	
Account number	
Best contact number	
Email	
Employment status	
Installment plan request	
Weekly	
Fortnightly	
Commencement date	
Completion date	
Total amount payable	
Installment amount	
NBN/Mobile plan	
Downgrade plan to	
Reason(s) for assistance request	
Signature	
Date	

Please complete this form and send it (with any supporting documentation referred to above and including your account number or full address) by:

- email to creditcontrol@flipconnect.com.au; or
- post to Flip TV Australia, Locked Bag 9002, Maroubra NSW 2035.

Flip will assess your application for financial hardship assistance in accordance with its Payment Assistance Policy, available at flipconnect.com.au/payment-assistance-policy.