Payments Assistance Policy

(Residential & Small Business Customers)

Coast Broadband

A.C.N 698 066 938
A.B.N 32 698 066 938

How to contact us:

Phone 1300 899 174

Email support@coastbroadband.com.au

Website www.coastbroadband.com.au

Contents

Payment Assistance Policy Summary 3
Purpose 3
Eligibility for payment assistance 3
Applying for payment assistance 3
Options for assistance 3
Complaints & financial counselling 4
Community financial counsellor 4
Privacy 4

Payment Assistance Policy Summary

Scope

This policy applies when the following customers acquire telecommunications products that are not for resale:

- individuals acquiring products for personal or domestic use;
- not-for-profit organisations; or
- businesses that do not have a genuine and reasonable opportunity to negotiate our customer contract and with an annual spend with B2B of no more than $40,000.

Purpose

The purpose of this policy is to provide a framework to enable us to help customers facing financial difficulty, whether short term help of up to 3 months or long-term help for more than 3 months is required. The goal of this policy is to prioritise keeping the telecommunications service of customers facing financial hardship connected. Disconnection will only be used as a measure of last resort.

Eligibility for payment 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.

Applying for payment assistance

We will assess, assist and communicate with customers suffering hardship and their nominated representatives in a friendly and empathetic way.

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

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 types of products.

You can apply for payment assistance by contacting us:

How to contact us:

Phone 1300 899 174

Email support@coastbroadband.com.au

Website www.coastbroadband.com.au

Options for assistance

We will offer you options for assistance tailored to your individual circumstances.

After assessing your circumstances, we may consider several options to keep your service connected, such as

- payment plans which are tailored to meet your ability to pay;
- including temporarily postponing, extending or deferring the time for paying a bill;
- transferring you to a different telecommunications product that better suits your circumstances;
- restrictions;
- discounting a bill charge;
- applying a credit to your account;

- waiving a debt;
- controls on how you can incur charges with us, including spend controls;
- removing non-essential features of a telecommunications product at no cost;

Complaints

If you wish to lodge a complaint about or want a review of our decision regarding your payment assistance application, you may contact us via one of the below methods

How to contact us:

Phone 1300 899 174

Email support@coastbroadband.com.au

Website www.coastbroadband.com.au

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

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/

Privacy

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