

## 1. INTRODUCTION

Fibre Up Pty Ltd recognises that customers may experience financial difficulty from time to time. We are committed to supporting customers who are experiencing financial hardship and to working with them to maintain access to essential telecommunications services wherever possible.

This Financial Hardship Policy applies to all Fibre Up telecommunications services, including wireless and Fibre to the Premises (FTTP) internet services.

This policy is designed to comply with:

- the *Telecommunications Consumer Protections (TCP) Code*;
  - the *Telecommunications Act 1997 (Cth)*;
  - Australian Communications and Media Authority (ACMA) requirements; and
  - related consumer protection obligations.
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## 2. WHAT IS FINANCIAL HARDSHIP?

Financial hardship is a situation where you are unable to meet your financial obligations for our services due to a reasonable temporary or ongoing cause, but you expect to be able to do so over time if alternative payment arrangements are put in place.

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## 3. OUR COMMITMENT TO YOU

If you are experiencing financial hardship, Fibre Up will:

- treat you with respect, dignity and confidentiality;
  - make our financial hardship process accessible and easy to understand;
  - work with you to find a suitable and sustainable solution based on your circumstances;
  - not charge you for applying for or being assessed under this policy;
  - not disconnect your service while an agreed hardship arrangement is in place and being complied with;
  - provide clear information about your options.
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## 4. HOW TO CONTACT US

If you are having difficulty paying your account, please contact us as soon as possible:

 **Phone:** 1300 001 294

 **Email:** [info@fibreup.com.au](mailto:info@fibreup.com.au)

Our customer service team is available during standard business hours.

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## 5. ASSESSING FINANCIAL HARDSHIP

### 5.1 Assessment Process

When you contact us about financial hardship, we will discuss your circumstances and assess what assistance may be appropriate.

We may ask for supporting information **only where reasonably necessary**, for example if:

- the proposed arrangement is long-term;
- the outstanding amount is significant;
- you are a new customer; or
- we reasonably suspect fraud.

### 5.2 Supporting Information

If required, we may ask for documents such as:

- a statutory declaration or letter from a recognised support organisation;
- evidence that you have consulted a financial counsellor;
- a basic statement of your financial position.

If you do not provide requested information, we may be unable to fully assess your situation.

### 5.3 Outcome

Once we have received the information needed to assess your circumstances, we will advise you of the outcome **within 5 business days**.

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## 6. AVAILABLE ASSISTANCE OPTIONS

The assistance we offer will depend on your individual circumstances. Options may include:

### 6.1 Payment and Billing Assistance

- payment extensions or deferrals;
- flexible or instalment payment plans;
- waiving or suspending late payment fees;
- incentives for meeting agreed payment arrangements.

### 6.2 Service and Spend Management

- temporary spend controls;
- restriction of certain services or features;
- transfer to a lower-cost plan;
- interim low-cost service options.

Any agreed arrangement will be confirmed with you in writing (email or letter).

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## 7. YOUR RESPONSIBILITIES

If you enter into a financial hardship arrangement, you must:

- comply with the agreed payment or service terms;
- notify us if your circumstances change (for better or worse);
- contact us promptly if you are unable to meet the agreed arrangement.

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## 8. COMPLAINTS AND REVIEWS

If you are not satisfied with the outcome of your financial hardship assessment or arrangement, you may make a complaint.

Complaints will be handled in accordance with our **Complaints Handling Policy**, including:

- acknowledgement within 2 business days; and
- fair and timely resolution.

If your complaint is not resolved to your satisfaction, you may contact the **Telecommunications Industry Ombudsman (TIO)**.


 1800 062 058

 [www.tio.com.au](http://www.tio.com.au)

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## 9. FINANCIAL COUNSELLING SUPPORT

You may wish to seek independent financial advice. Free financial counselling services are available:

 **National Debt Helpline:** 1800 007 007 (9:30am–4:30pm, Monday–Friday)

 [www.ndh.org.au](http://www.ndh.org.au)

You can also find local financial counselling services via:

<https://www.financialcounselingaustralia.org.au>

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## 10. PRIVACY

Any personal information you provide as part of a financial hardship assessment will be handled in accordance with our **Privacy Policy** and relevant privacy laws.

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## 11. CHANGES TO THIS POLICY


We may update this Financial Hardship Policy from time to time. The latest version will be available on our website.


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## 12. CONTACT DETAILS

### Fibre Up Pty Ltd

PO Box 3906, Mosman NSW 2088

 1300 001 294

 [info@fibreup.com.au](mailto:info@fibreup.com.au)

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