

Skymesh 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 here. It explains in detail how to make a complaint, and how we process complaints

(b) If you are 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 TO - details above; and

(b) financial counselling services. To find and contact a financial counselling service that is 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 635 574 during the following days and hours:

8am-8pm Monday to Friday

9am-5pm Weekends

9am-5pm Public Holidays

(b) by LIVE CHAT at <https://www.skymesh.net.au/> contact during the following days and hours:

8am-8pm Monday to Friday

9am-5pm Weekends

9am-5pm Public Holidays

7. Do you have special communications needs?

Do you need a spoken language interpreter?

If you need a translation of this document, ethnic.com.au is a commercial translation service that can assist (fees apply). 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
You are an individual human person and you mainly use your telco service for personal or domestic purposes.	
You are a not-for-profit organisation.	
You are a business, and when you entered your telco contract, you did not have a genuine and reasonable opportunity to negotiate the terms, and your expected annual telco spend was \$40,000 or less.	
You do not sell the use of your service to anyone else.	
You owe us, or will owe us, money that you cannot pay.	
The reason you cannot 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

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 will 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 of the application by explaining any special matters you would 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.

Step 2: Send the application to us

You can do that by:

(a) posting it to PO Box 255, Fortitude Valley QLD 4006;

(b) emailing it to creditcontrol@staff.skymesh.com.au

(c) filling in the application details at skymesh.net.au/privacy-policy;

(d) giving us the application details by phone, by calling 1300 635 574.

Assessing your eligibility for financial hardship assistance

Step 3: We will acknowledge your application

We will 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 the assessment of your application.

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

(a) We will 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 will not 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 will not 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, or 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.

Step 5: We will assess your eligibility for financial hardship assistance

(a) We will assess the information supplied in your application form and including the evidence you supply and determine your eligibility for financial hardship assistance.

(b) If it becomes clear to us that you are not eligible, we will tell you immediately.

(c) Otherwise:

- we will complete the assessment a.s.a.p. and no more than five business days after we receive your complete application; and
- we will 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 will offer you financial hardship assistance.

Offering assistance

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

(a) We will only do this where it is 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 will combine this step with step 5 i.e. we will make a single request for information.

Step 7: We will make you an offer

(a) If we ask for information under step 6, we will make you an offer of a financial hardship assistance arrangement no more than seven business days after we receive that information.

(b) Otherwise, we will 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.

Step 8: Finalising a financial hardship assistance arrangement

(a) For the purposes of this step, our contact points are:

(i) post to PO Box 255, Fortitude Valley QLD 4006

(ii) email to creditcontrol@staff.skymesh.com.au;

(iii) phone to 1300 635 574.

(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 on 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 upon, we will send you written details of it.

Monitoring the progress of your application

12. Contact points

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

- (i) post to PO Box 255, Fortitude Valley QLD 4006
- (ii) email to creditcontrol@staff.skymesh.com.au;
- (iii) phone to 1300 635 574.

13. Monitoring

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

Attachment 1 - Financial Hardship Assistance Application Form

Skymesh 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	
Skymesh 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 Skymesh?	
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	If correct
1 You are an individual human person and you mainly use your Skymesh service for personal or domestic purposes.	
2 You are a not-for-profit organisation.	
3 You are a business, and when you entered your Skymesh contract, you did not have a genuine and reasonable opportunity to negotiate the terms, and your expected annual Skymesh spend was \$40,000 or less.	
4 You do not sell the use of your service to anyone else.	
5 You owe us, or will owe us, money that you cannot pay.	
6 The reason you cannot 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 do not 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 put restrictions on your service	
(d) to remove non-essential service features, without any cost penalty to you	
(e) to transfer you to a different product that better suits your circumstances	
(f) to adjust internal threshold limits so that you are not disconnected	
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 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 cannot easily take phone calls, but you can call us back if we text you. Or perhaps it is best that we email you. **If there is 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.)