

Financial Hardship Policy

1. What is Financial Hardship?

Financial hardship is a situation where a Customer is unable, because of illness, unemployment or other reasonable cause, to meet their financial obligations under their contract with MaxoTel's and the Customer reasonably expects to be able to meet those obligations if payment and/or Service arrangements were changed. Financial hardship involves an inability of the customer to pay bills, rather than an unwillingness to do so.

2. The Purpose

The purpose of this Financial Hardship Policy is to outline MaxoTel's commitment to identifying, informing, supporting, and interacting with financial hardship customers as defined and in accordance with the Telecommunications (Financial Hardship) Industry Standard (2024) (the Standard) as administered by the Australian Communications and Media Authority (ACMA).

This Policy is focused on meeting the needs and expectations of financial hardship customers, and as such, sets out a framework to ensure eligible customers seeking Financial Hardship assistance from MaxoTel receive appropriate care and support and prioritises keeping them connected.

3. Scope

Customers covered by this Policy

MaxoTel considers financial hardship to be a situation where a customer is, or may be, unable to discharge their financial obligations owed to us or is experiencing other financial difficulties, and that customer considers they can discharge their financial obligation to us if an agreed arrangement for financial hardship assistance is implemented by us.

A not-for-profit organisation or a business* customer may also experience financial hardship due to circumstances, including business downturn and loss of income.

*A business that spends less than \$40,000 annually with MaxoTel and does not have a genuine and reasonable opportunity to negotiate terms of the contract and acquires telecommunication product(s) which are not for resale.

See section 5 for further information about customer eligibility.

Approval and review of this Policy

In accordance with the Standard, this Policy is approved by the MaxoTel Chief Executive Officer and is reviewed annually so that any relevant changes can be made to ensure the Policy remains fit for purpose.

MaxoTel may also amend this Policy at any time in response to regulatory or legislative changes, significant events, or the identification of service improvements.

4. Statement of Intention

Goal

Our goal for this Policy is to prioritise keeping customers experiencing financial hardship connected, and we will only use disconnection as a measure of last resort.

Customer rights

MaxoTel customers who meet the eligibility requirements (summarised in Section 5 below) have a right to apply for financial hardship assistance and MaxoTel will not charge customers for this process.

The process for application and assessment is set out in Section 6. Customers with disabilities, special needs or from cultural and linguistically diverse backgrounds are entitled to accessibility support to make an application or to access information about this Policy. Customers experiencing vulnerable circumstances can receive support also.

Customers have the right to make a complaint in relation to how we handle a query or application in relation to financial hardship assistance. See Section 9 below in relation to making a complaint.

5. Eligible Customers

When are you eligible to apply for financial hardship assistance?

You are eligible to apply for financial hardship assistance if you are a former or current MaxoTel customer and:

- You are not able to meet your financial obligation under your agreement with us due to financial hardship circumstances as set out in Section 4.2; and
- You consider that the financial hardship assistance options we offer regarding the supply of your product or service will allow you to meet your financial obligation.

Financial hardship circumstances

Under the Standard, “financial hardship” occurs when you find yourself unable to pay an amount that you owe MaxoTel under your agreement with us due to one of the following circumstances:

- 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 the customer’s income or expenditure
- Other reasonable causes.

What is financial hardship assistance?

Financial hardship assistance is one or more of the assistance options that MaxoTel offers to help customers in financial hardship to continue to access their telecommunications products or to pay a

debt that they owe MaxoTel. Section 6 below outlines the options for assistance that MaxoTel offers under this Policy.

6. Options for Financial Hardship Assistance

MaxoTel offers a range of options for assistance, tailored to meet your circumstances. Depending on the circumstances, not all options will necessarily be appropriate or suitable, and MaxoTel will work with you to agree on an arrangement for assistance that is realistic and appropriate to suit your personal situation.

MaxoTel offers the following options for assistance:

- Payment plans which are tailored to meet your ability to pay
- Transferring you to a product better suited to your circumstances
- Adjusting internal threshold limits so that you can remain connected
- Controls on how you can incur charges on your account with us, including spend controls
- Apply a credit to your account to reduce charges that are due or upcoming
- Moving to a free non-automatic payment method.

As well as the above options, you can contact MaxoTel at any time to receive general assistance in relation to managing payment obligations and any associated debts. For example, we can review your current products and services and potentially offer ones that better suit your needs and budget.

7. Application and Assessment Process

How to make an application for financial hardship assistance

You can apply for or discuss the assistance we offer by using one of our existing contact methods set out below, and where needed you will be put in touch with the appropriate specialist team.

Customers with disabilities, special needs or from cultural and linguistically diverse backgrounds will have access to assistance to make the application where needed.

Contacting us

Here are the ways you can contact us to start an application process or to discuss your options for financial hardship assistance.

Call our Team on 1800 12 12 10 or paymentassistance@maxo.com.au Monday to Friday: 7.30am to 7.30pm AEST

Information you will need to provide to start the application process

Before we can assess your application, we will need to identify you, in accordance with ACMA regulations.

We may ask for the following:

- Which bill/s you are having difficulty with and what the difficulty is
- The reason you are having difficulty paying the bill/s
- The kind of payment arrangement you are able to manage
- The expected duration of your current situation

- Any other relevant information you would like us to be aware of.

[Extra information we may request to assist us in assessing an application](#)

Customers who are victims/survivors of Domestic or Family Abuse will not need to provide evidence to support their application for financial hardship assistance.

Likewise, if you are seeking short-term assistance (i.e., for no more than three payment cycles) you are not required to provide evidence to support your application.

When you apply for long-term assistance, we may request information from you to support your application if:

- The amount to be repaid is more than \$1,000; or
- You've been an MaxoTel customer for less than two months; or
- We reasonably believe there is a possibility of fraud.

MaxoTel will only ask for information or evidence that is strictly necessary to assess your application and eligibility and is not too much trouble for you to provide. For example, a medical certificate or a support letter from a counsellor, case or social worker.

We may not be able to complete our assessment if the information we request is not provided or is incomplete. If you provide information that is false, inaccurate or misleading, this may result in your application being cancelled.

Whenever we ask for information, we will give you our contact details so you can talk to us about the request, and we will tell you how you can send the information.

[How we will assess and process your application](#)

1. First, we will discuss your application with you and assess your eligibility for financial hardship assistance (as set out in Section 5 above) and request any information as required (see Section 7 "Extra information we may request to assist us in assessing an application" above).
2. If you are eligible, we will work with you to agree on which options for assistance are suited to your circumstances.
3. We will offer a solution for assistance based on the above.
4. If you agree to the offered solution for assistance, it will commence immediately.
5. If you do not agree, you have the option of requesting a review and/or making a complaint.
6. If you are not satisfied with how we handle your complaint, you can contact the TIO to escalate the complaint (see Section 9 below for contact details).

[Timeframes that apply to the assessment process](#)

MaxoTel will provide you with an estimate of how long it will take us to complete our assessment but will complete our assessment within five business days of receiving a complete application.

We aim to advise you of the outcome of our assessment as soon as possible but will inform you within two business days of completing the assessment.

MaxoTel will advise you immediately if it becomes clear that you are not eligible for financial hardship assistance under the Standard.

When does an arrangement start?

An arrangement for assistance will start as soon as you indicate to MaxoTel that you agree to the arrangement we offer.

You can keep track of the progress of your application by contacting us at any time.

8. External Partnerships & Support Services

You can talk to a financial counsellor or a consumer advocate on the phone from anywhere in Australia.

We ensure appropriate consent is obtained before sharing any customer information with external organisations unless we reasonably consider there is an immediate risk to your safety.

You can access: Independent financial advice, counselling and support from external organisations including:

- National Debt Helpline
Call: 1800 007 007
Visit: ndh.org.au
- Small Business Debt Hotline
Call: 1800 413 828
Visit: sbdh.org.au

Information about contacting Centrelink, Medicare or Child Support, and the Department of Human Services:

- Department of Human Services
Visit: servicesaustralia.gov.au

Moneysmart offer free, independent guidance so you can make the most of your money:

- Moneysmart
Visit: moneysmart.gov.au

1800 Respect provides support for all Australians directly and indirectly experiencing, or at risk of experiencing, sexual assault, domestic or family abuse:

- 1800 Respect
Call: 1800 732 732
Visit: 1800respect.org.au

9. Complaints and Review

If you wish to make a complaint about or seek a review of the outcome of your financial hardship application, please refer to our [Complaint Handling Policy](#) which sets out how you can lodge a complaint, how the complaint will be handled and how it can be escalated.

If you are not satisfied with how we handle your complaint, you can contact the Telecommunications Industry Ombudsman (TIO) for free external dispute resolution.

The TIO can be contacted at 1800 062 058 or at tio.com.au.

Customers who make a complaint to MaxoTel or the TIO in relation to an application for financial hardship assistance or seek a review of a decision made in relation to an application will not be prevented from agreeing to an arrangement for financial hardship assistance while their complaint is being handled.