

Financial Hardship Policy

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Introduction

Activa Communications is dedicated to providing tailored communications solutions to Australian businesses. An integral part of that goal is to ensure that any customer that may be facing financial hardship is able to access our assistance where it may be made available. We only supply services to businesses, not to domestic, residential, or private individual customers, and so the nature of financial hardship that a customer of our business may experience would be of a business rather than personal nature.

We are committed to helping any customer facing financial hardship to maintain access to their communications services and working with them to find a sustainable solution. Any assistance we may provide would be considered on a case-by-case basis depending on individual circumstances, and at our ultimate discretion. Our overall approach is documented in this Financial Hardship Policy.

If you feel that you are experiencing financial hardship and cannot pay your bill from us the first step is for you to contact us in any of the following ways:

Email: info@activacomms.au

Phone: 1300 554 116

Website: <http://www.activacomms.au/contact-us>

Letter: Suite 3, Level 2, 13-17 Castray Esplanade, Battery Point, Tasmania 7004

Identifying Financial Hardship

We consider genuine financial hardship to be a state where a customer has an ongoing, real, inability to pay bills rather than an unwillingness to do so.

In order for our financial hardship policy to apply to you we must be satisfied that you are experiencing genuine financial hardship in the meaning of the above definition. The decision as to whether you are experiencing genuine financial hardship for the purposes of this policy will be made by us, in our sole discretion.

We encourage you to provide us with third party evidence, such as a report from a financial counsellor, or a bank, or Centrelink, to confirm the details of your financial hardship.

You may ask us to deal with a Financial Counsellor on your behalf. In order for us to speak to a Financial Counsellor, you must be present, or we must have received prior authority from you to speak with the Counsellor on your behalf. Please contact us for further information. If you would like to find a financial counsellor in your state or territory, please go to the Financial Counselling Australia's website; www.financialcounsellingaustralia.org.au.

Reaching a Financial Arrangement

Once we agree you are experiencing Financial Hardship, we may at our discretion agree to a temporary financial arrangement which is different to the terms which ordinarily apply to you.

The basic principle of any agreed financial arrangement for Financial Hardship is that the repayment made by you should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. you should not be going into further debt under the arrangement). To achieve this, it may be

necessary to make changes to the services that you buy from us, such as imposing a spend limit on calls, blocking some call types, reducing the speed on a data service, or cancelling a service.

If we make the decision that we do not believe that the Financial hardship policy applies to you, or if you do not agree with the decision we have made regarding your Financial Hardship request, you can ask us to review our decision by lodging a complaint with us. Details on our Complaints Handling Policy are at <https://www.activacomms.au/important-documents>.

As part of the financial arrangement, we may also offer you;

Options to keep you connected:

- A restriction of service or services;
- A lower cost option;
- A lower cost option for an interim period;

Options for suitable financial arrangements;

- Temporarily postponing or deferring payments;
- Discounting or waiving of debt;
- Waiving termination fees;