

Introduction

1. About this Policy

At MyHomeFone, we are committed to supporting customers facing financial difficulties. This policy outlines:

- (a) when you may be eligible for financial hardship assistance;
- (b) the assistance options available to you;
- (c) how to contact us to apply for assistance or seek guidance;
- (d) how we manage and assess applications;
- (e) your rights and additional resources for support; and
- (f) other important matters.

2. Policy Goals

- (a) To prioritise keeping our customers connected during financial hardship.
- (b) To use service disconnection only as a last resort.

3. Free Access to Assistance

- (a) You have the right to apply for financial hardship assistance using this policy at no cost.
- (b) The outcome of your application will be in accordance with this policy and the laws that apply to it.

4. Right to Complain

- (a) You can complain to us about our decision on your application, including asking for a review. Our Complaint Handling Process is accessible at myhomefone.com.au/policies. It explains in detail how to make a complaint and how we process complaints.
- (b) If you're still not happy, you can make a complaint to the Telecommunications Industry Ombudsman (TIO):
 - Website: tio.com.au
 - Phone: 1800 062 058
 - Email: tio@tio.com.au
- (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 TIO – details above; and
- (b) financial counselling services. To find and contact a financial counselling service that's available and suitable for you, visit the Australian Government information page at moneysmart.gov.au/managing-debt/financial-counselling

6. Contacting Us

You can contact us to speak directly with personnel who are authorised to deal with applications for financial hardship assistance:

- (a) by calling 1300 031 107 and selecting the 'Accounts' option. Mondays to Fridays, excluding public holidays in Sydney, between 9 am – 5 pm

(b) by emailing accounts@myhomefone.com.au

7. Accessibility Options

- (a) Access Hub allows people who are deaf, hard of hearing and/or have a speech impairment to make and receive calls (1800 555 677 | accesshub.gov.au/about-the-nrs)
- (b) The Australian Government offers a Translating and Interpreting Service for people who don't speak English (131 450 | tisnational.gov.au)

Eligibility for Financial Hardship Assistance & Application Process

8. Who Can Apply?

There is a legal test for eligibility to receive financial hardship assistance built into our application form using coloured tick boxes.

9. Determining Eligibility

Our application form includes a series of statements, each accompanied by a color-coded tick box. 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.

Assistance Options

10. Financial Hardship Assistance

The options for financial hardship assistance we provide are clearly outlined and marked with pink checkboxes on our application form for easy reference.

11. General Assistance

As part of our commitment to supporting customers in managing payment obligations and related debts, we consider offering payment plans upon reasonable request. However, such plans may not be provided if:

- We determine there is an unacceptable credit risk, or
- It is unlikely that payments can be brought up to date within two months.

How to apply for financial hardship assistance

12. Step 1: Fill in an application form

This form is included at the end of this policy. Please include all details and remember to sign where indicated to ensure there are no delays in assessing your application.

13. Step 2: Send the application to us

You can do this by:

- (a) Email: accounts@myhomefone.com.au
This is the preferred method and will speed up the process.
- (b) Post: myhomefone Financial Hardship Team
Unit 75, 45-51 Huntley St ALEXANDRIA, NSW 2015

Assessment

14. Step 3: Acknowledgment

Once we receive your application, we will confirm receipt, assign a ticket number reference, and provide an estimated processing time. Most applications are assessed within five business days of receipt.

15. Step 4: Evidence Requirements

- (a) No evidence is required for short-term assistance (up to 3 monthly billing cycles).
- (b) For long-term assistance, evidence may be requested if:
 - i. The amount owed exceeds \$1,000.
 - ii. You've been a customer for less than two months.
 - iii. Fraud is suspected.

Examples of acceptable evidence include letters from financial counsellors, medical certificates, or income statements.

16. Step 5: Assessing Your Eligibility for Financial Hardship Assistance

- (a) We will review the information provided in your application form, including any supporting evidence, to determine your eligibility for financial hardship assistance.
- (b) If we find that you are not eligible, we will notify you immediately.
- (c) If you are eligible:
 - i. We will complete the assessment as soon as possible and within five business days of receiving your complete application.
 - ii. We will inform you of the assessment outcome as soon as possible and no later than two business days after completing the assessment.
- (d) If you are deemed eligible, we will offer you financial hardship assistance.
- (e) Our offer will be in writing and sent to your preferred email address.

Monitoring & Review

17. Ongoing Communication

- (a) To monitor the progress of an application, our contact points are specified above in Section 6.
- (b) You must notify us if your financial situation changes during the arrangement.

18. CEO Approval

This Payment Assistance Policy is approved by:

Signed: *David Sweet*

Name: David Sweet

Date: 14th January 2025

FINANCIAL HARDSHIP ASSISTANCE APPLICATION FORM



Use this application form to apply for financial hardship assistance. You may complete it electronically or on paper. Ensure all sections are filled out thoroughly and send to accounts@myhomefone.com.au

SECTION 1: Account Holder Details

First Name:	Last Name:
Account Number:	
Invoice number(s) this application relates to:	
Mobile Phone:	Home Phone:
Email Address:	
Do you have any existing financial hardship assistance with us? Y <input type="checkbox"/> N <input type="checkbox"/>	
If 'yes', provide details:	
Your Signature:	Date:

SECTION 2: Assistance Eligibility

Please complete this part of the application by ticking each box next to a correct statement. You can leave the other boxes blank.

1. You are an individual human person, and you mainly use your service for personal or domestic purposes.	<input type="checkbox"/>
2. You are a not-for-profit organisation.	<input type="checkbox"/>
3. You are a business, and when you entered your contract, you didn't have a genuine and reasonable opportunity to negotiate the terms, and your expected annual spend was \$40,000 or less	<input type="checkbox"/>
4. You don't sell the use of your service to anyone else.	<input type="checkbox"/>
5. You owe us, or will owe us, money that you can't pay.	<input type="checkbox"/>
6. The reason you can't pay is because:	
(a) you are ill, or you have been ill	<input type="checkbox"/>
(b) someone in your household is ill or has been ill	<input type="checkbox"/>
(c) you are unemployed, or have been unemployed	<input type="checkbox"/>
(d) your income is low	<input type="checkbox"/>
(e) you don't have enough income	<input type="checkbox"/>

(f) your access to income has reduced	<input type="checkbox"/>
(g) you suffer, or have suffered, domestic violence	<input type="checkbox"/>
(i) there has been a death in your family	<input type="checkbox"/>
(j) there has been a change in your personal circumstances	<input type="checkbox"/>
(k) there has been a change in your family circumstances	<input type="checkbox"/>
(l) there is, or has been, a natural disaster	<input type="checkbox"/>
(m) an unexpected event or unforeseen change has reduced your income	<input type="checkbox"/>
(n) an unexpected event or unforeseen change has increased your expenditure	<input type="checkbox"/>
(o) there is some other reasonable cause (please add details).	<input type="checkbox"/>
7. You believe that you will be able to pay if we agree:	
(a) to allow you more time to pay a bill	<input type="checkbox"/>
(b) to accept a payment plan tailored to your ability to pay	<input type="checkbox"/>
(c) to discount a bill	<input type="checkbox"/>
(d) to offer you a free non-automatic payment method	<input type="checkbox"/>
(e) to apply a credit to your account	<input type="checkbox"/>
(f) to transfer you to a different product that better suits your circumstances	<input type="checkbox"/>
8. You wish to access one or more of the assistance options you have ticked above.	<input type="checkbox"/>

SECTION 3: What financial hardship assistance do you request?

Please explain:

- what we can do to help you get your payments up to date; (e.g. let you pay off arrears over two billing cycles)
- 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.)

SECTION 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 can't easily take phone calls, but you can call us back if we text you. Or perhaps it's best that we email you. If there's anything that you want us to know so that we can 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.)

