

MATE 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 and have submitted an application:

- (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're 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 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 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 **02 8357 0513** during the following days and hours: Monday to Friday – 8:30 AM to 7 PM AEST/AEDT;
- (b) via email at hardship@letsbemates.com.au; or
- (c) via Live Chat by visiting our website www.letsbemates.com.au

7 Do you have special communications needs?

Do you need a spoken language interpreter?

If you need a spoken language interpreter, you can call the Australian Government's Translating and Interpreting Service on 131 450.

Do you need a written language interpreter?

If you need a translation of this document, ethnic.com.au is a commercial translation service that can assist. 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。

如果您需要翻譯這份文件，商業翻譯公司 ethnic.com.au 可以協助，電話 (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 [online application form](#), in plain English. You can also access the application form in [PDF format here](#), or by visiting the important stuff link in the footer of our website.

9 Understanding if you are eligible

Part 2 of our application form contains a number of statements. Each statement contains a tick box broken up into sections e.g.:

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 any untrue statement boxes blank.

Section 1

- 1. You are an individual person, and you mainly use your telco service for personal or domestic purposes.
- 2. You are a not-for-profit organisation.
- 3. You are a business, and when you entered your telco contract, you didn't have a genuine and reasonable opportunity to negotiate the terms, and your expected annual telco spend was \$40,000 or less.

Section 2

- 4. You don't sell the use of your service to anyone else.

Section 3

- 5. You owe us or will owe us, money that you can't pay.

There are tick boxes broken up into sections.

If you have ticked:

- at least one box in Section 1, and
- the box in Section 2, and
- the box in Section 3, and
- at least one box in Section 4, and
- at least one box in Section 5, and
- the box in Section 6 –

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 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 three billing cycles.

How to apply for financial hardship assistance

12 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'll 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 particular matters you'd 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, if applicable.

13 Step 2: Send the application to us

You can do that by:

- (a) emailing it to hardship@letsbemates.com.au;
- (b) filling in the application details at letsbemates.com.au/mate/financial-hardship-assistance;
- (c) giving us the application details by phone, by calling **02 8357 0513** during the following days and hours: Monday to Friday – 8:30 AM to 7 PM AEST/AEDT;

Assessing your eligibility for financial hardship assistance

14 Step 3: We'll acknowledge your application

We'll notify you:

- (a) that we have received your application and;
- (b) of our estimated time to complete assessment of your application.

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

- (a) We'll 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 won't 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 won't 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, 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 step 4 counts as part of your application, and your application will not be considered complete until it has been provided to us.

16 Step 5: We'll assess your eligibility for financial hardship assistance

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

- (b) If it becomes clear to us that you are not eligible, we'll tell you immediately.
- (c) Otherwise:
 - we'll complete the assessment a.s.a.p. and no more than five business days after we receive your complete application; and
 - we'll 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'll offer you financial hardship assistance.

Offering assistance

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

- (a) We'll only do this where it's 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 \$30 a week, tell us that.
- (c) As far as possible, we'll combine this step with step 5 i.e. we'll make a single request for information.

18 Step 7: We'll make you an offer

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

- (b) Otherwise, we'll 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.

19 Step 8: Finalising a financial hardship assistance arrangement

- (a) For the purposes of this step, our contact points are:
 - (i) email to hardship@letsbemates.com.au;
 - (ii) phone to **02 8357 0513** during the following days and hours: Monday to Friday – 8:30 AM to 7 PM AEST/AEDT;
 - (iii) live chat by visiting www.letsbemates.com.au
- (b) You can choose to agree to our offer or to negotiate about it.
- (c) You can notify us of your agreement through any of our contact points.
- (d) You can also negotiate about it and agree 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, we'll send you written details of it.

Monitoring the progress of your application

20 Contact points

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

- (a) email to hardship@letsbemates.com.au;
- (b) phone to **02 8357 0513** during the following days and hours: Monday to Friday – 8:30 AM to 7 PM AEST/AEDT;

(c) live chat by visiting www.letsbemates.com.au.

21 Monitoring

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

Accessing low cost or no-cost mobile devices

22 Assistance for emergency call access: Low-cost handset options

If you are a customer experiencing financial hardship, the following information is designed to help you find a low-cost handset that can access the emergency call service using our mobile network or, if ours is unavailable, another mobile network.

What you need to know for emergency service access

To access emergency call services reliably, your mobile phone must:

- Be configured to connect to our mobile network and, if unavailable, the networks of other major providers.
- Be compatible with Australian emergency call requirements, meaning it should be an unlocked mobile phone designed to work with Australian SIM cards.

Some low-cost handset options

- Certified pre-owned devices: Many retailers offer certified pre-owned devices at reduced prices, tested for compatibility with Australian emergency networks.

Options are available at:

- [JB Hi-Fi](#): Affordable, refurbished phones with a warranty.


- Kogan: Unlocked, budget-friendly handsets and certified pre-owned models.
- Mobile Monster: Specialises in refurbished, unlocked smartphones at significant discounts.
- Budget-friendly new handsets:
 - Nokia and Motorola models priced under \$150.
 - Alcatel offers reliable, budget-friendly models that are typically compatible with most Australian networks.
 - ACCAN has a list of community organisations that may be able to help you access suitable devices at low cost. [Visit the ACCAN website](#) for details.

Getting assistance

If you need help selecting a handset or verifying compatibility, please contact our Customer Support team for further assistance.

CEO Approval

CEO approval As Chief Executive Officer at MATE Communicate Pty Ltd, I approve this Payment Assistance Policy on 28 October 2024.

Signed:  _____

Name: David Fazio