

# Payment Assistance Policy



We understand that financial hardship can arise without warning and may be for a limited or long term period. We are dedicated to supporting you through financial hardship by finding a sustainable solution to help you retain access to your telecommunications services. Assistance is offered on an individual basis, dependent on your circumstances. Our financial hardship support is free of charge.

## Financial Hardship

Financial hardship means a situation where a customer is unable to meet their financial obligations in relation to our services due to illness, unemployment, low or insufficient income, being a victim 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 their income or expenditure, or other reasonable causes.

## Our Team

During challenging times, we recognise the importance of providing our customers with access to compassionate and trained staff. Swoop is committed training our staff to identify customers facing financial hardship effectively.

Our Support Team is trained to balance empathy and the operational goals of the business, ensuring that they consider each customer's unique situation when agreeing to payment arrangements.

For assistance, please call us on 1300 66 55 75 or email [support@swoopbroadband.com.au](mailto:support@swoopbroadband.com.au). We are available from 8 am to 9 pm Monday to Friday, 9 am to 6 pm on Sundays and public holidays (AEST).

## Assessment of applications

To assess whether you are eligible for financial hardship assistance, we may need to ask you some questions about your financial hardship. We may also request documentation in support of the information you provide to us. This may be in circumstances where the application is for long term assistance, the amount to be repaid is more than \$1,000, you have been a customer for less than 2 months or we reasonably believe there is a possibility of fraud.

Documents to be provided may include a statutory declaration or official written communication from a person or support group that is familiar with your circumstances, evidence that you have consulted a recognised financial counsellor, or your financial position statement. If we require such supporting documentation, we will advise you at the time we discuss your situation.

No documentation will be requested if your application is for short term assistance or you are victim of domestic or family violence.

We will assess your request within 5 business days of receiving a complete application and notify you of the outcome of the assessment within the following 2 business days. We will notify you immediately if it becomes clear to us that you do not meet the eligibility criteria to receive financial hardship assistance.

## Options for assistance

Once we have assessed your request, we will consider appropriate options available to us to assist you in the management of your financial hardship as it relates to the services we supply to you, which may include:

- Applying spend controls
- Restrictions
- Transferring you to a different plan that better suits your circumstances
- Adjusting internal threshold limits so that you are not disconnected
- Temporary postponement or deferral of payments
- Payment plan which is tailored to meet your ability to pay
- Discounting a bill charge
- Waiving a debt

## Communicating arrangements

If we agree to an arrangement for financial hardship assistance, we will let you know within 2 business days about the details of the arrangement, your rights and obligations under the arrangement, outline the circumstances in which credit management action may be undertaken, the duration of the arrangement and how you may seek a review of the arrangement if your situation changes.

If your circumstances change during the arrangement, you have an obligation to inform us within 14 days of the change. We must then review the financial hardship arrangement within 5 business days of being informed.

### **Complaints and review**

If you wish to review the outcome of a financial hardship assessment, you can do so via our Complaints Handling Policy.

You can make a complaint to us by:

- Calling 1300 66 55 75 8 am to 9 pm Monday to Friday, 9 am to 6 pm on Sundays and public holidays (AEST)
- Emailing [complaints@swoop.com.au](mailto:complaints@swoop.com.au)
- Contacting us online

If you are still not happy with the outcome of your complaint after following our complaints process, you can contact the Telecommunications Industry Ombudsman (TIO) for external dispute resolution. The TIO can be contacted by calling 1800 062 058 or visiting the TIO website at [tio.com.au/making-a-complaint](http://tio.com.au/making-a-complaint).

Making a complaint does not prevent you from agreeing to an arrangement for financial hardship assistance.