

## **Key Telecom Payment Assistance Policy**

Key Telecom understands Australian customers can find themselves facing financial stress and are committed to supporting customers. Customers facing financial hardship can apply for payment assistance free of charge.

The outcome of your application for payment assistance will be in accordance with this Policy and the laws that apply.

The goal of the payment assistance policy is to prioritise keeping customers experiencing financial hardship connected with disconnection used by the provider as a measure of last resort.

A financial hardship application should not be used for disputing charges, customers disputing charges will be redirected to our customer service team.

Payment assistance is available to all consumers including consumers with disabilities, from cultural or linguistically diverse backgrounds or with other special needs.

### **What Counts as Financial Hardship?**

‘Financial Hardship’ means you are unable to meet the financial

of your contract. This could be due to:

- Illness,
- Loss of employment,
- Being the victim of domestic or family violence,
- A death in the family,
- Reduced access to income,
- Natural disaster,
- Or other reasonable causes

### **How to Apply for Payment Assistance**

You can apply for payment assistance via our website under “important documents/payment assistance” <https://www.keyintegration.com.au/legal/> and downloading the online application form. If you have questions regarding the application or this policy, you can contact our authorized Credit Team by phone or by emailing [accounts@keytelecom.com.au](mailto:accounts@keytelecom.com.au) .

If you have no or limited access to the internet, please contact us and we will post a copy to you.

In the application form, you will be asked to provide the following details:

- Your account details
- What invoice(s) you are having difficulty with
- Reason for requesting payment assistance
- What type of assistance you feel would help
- Any other information you feel is relevant at the time of filling out the application

If a financial representative is assisting with your application and you would like us to contact them, please include their contact details.

We fully understand this is a difficult and sensitive time and will treat your application with confidentiality.

### **We May Request for Supporting Documentation**

The purpose of asking for supporting documentation is to assist in assessing your claim.

We will only request documents relevant and necessary to make an assessment and may include:

- Evidence that you or a family member lost employment
- Evidence that you have consulted a financial counsellor
- A statutory declaration, signed and completed by the person applying for payment assistance
- A statutory declaration, signed and completed by someone familiar with your circumstances
- A medical certificate

We may require evidence of your capacity to pay, such as a financial statement confirmed with a statutory declaration.

If we ask you for proof or documentation and you do not provide it to us within 10 business days, your Payment Assistance application is considered withdrawn. However, we will not refuse future applications if requested.

Customers seeking short term assistance or who are a victim survivor of domestic or family violence will not be required to provide evidence to support their application.

### **Assessment**

Our assessment of an application will be based on the information you provide and other information available to us. Please ensure the information you provide is correct and clear. The application form can be found here

If it becomes clear to us at any time that you do not meet the criteria for an arrangement or assistance, we will inform you immediately.

If the information you provide is not sufficient for us to make an assessment, we will advise you what further information we require. If you do not provide the information as requested, an assessment cannot be made.

We will notify you once the assessment is complete within 5 days of receiving the application.

If an arrangement is accepted, a summary of the arrangement will be sent in writing outlining the terms of the agreement along with the time frame and customer requirements.

We may cancel any payment assistance arrangement at any time if you have provided false, misleading, or incomplete information.

### **Assistance Options**

If your application is accepted, we will work with you to agree to a suitable arrangement, factoring in your circumstances, we may offer one or more of the following:

- Agreement not to purchase data blocks
- Call barring or restricted access
- Waiving late payments and/or cancellation fees
- Payment extension
- Change your ongoing bill due date
- Payment plan
- Move to lowest plan (if available)
- Make a payment in advance
- Other reasonable general assistance available

Once an arrangement is offered to you, we require your confirmation of acceptance for the arrangement to take effect.

If we do not receive acceptance or any contact within 10 days the application will be closed.

If you do not contact the Payment Assistance team within the required time, your application will be withdrawn, however, we will not unreasonably refuse to reinstate your application later, if requested.

Should you not accept the offered arrangement, the team will review your application and attempt to propose an alternate arrangement to meet your requirements.

### **Contact Us**

You can contact us to speak directly with staff who are trained and authorized to deal with financial hardship, contact us by:

- Phone - 1300 174 637 selecting Accounts option (9.00 am – 5.00 pm AET, Monday to Friday (excluding public holidays).
- Email [accounts@keytelecom.com.au](mailto:accounts@keytelecom.com.au) Monday to Friday (excluding public holidays).
- Head Office Postal address: PO Box 7070 Baulkham Hills NSW 2153

If you need a spoken language interpreter, you can call the Australian Government's Translating and Interpreting Service on 131 450 (personal account required, fees apply).

Do you need a written language interpreter? If you need a translation of this document, [ethnic.com.au](http://ethnic.com.au) is a commercial translation service that can assist (fees apply). Call (02) 9633 4544.

## **You Can Complain About Our Decision**

You can access our Complaint Handling Process on our important documents page <https://www.keyintegration.com.au/legal/> .

It explains in detail how to make a complaint, and how we process complaints.

If you're still not happy, you can make a complaint to the Telecommunications Industry Ombudsman (TIO) for external dispute resolution using the following contact details:

At the TIO website [www.tio.com.au](http://www.tio.com.au)

By phone: 1800 062 058

By email: [tio@tio.com.au](mailto:tio@tio.com.au)

By fax: 1800 630 614

By post: PO Box 276, Collins Street West, VIC 8007

Making a complaint under paragraphs (a) and/or (b) above does not prevent you from agreeing to an arrangement with us for financial hardship assistance.

## **Further Assistance Available**

Financial counsellors are trained and accredited to work in the local communities to assist those who are in danger of entering financial distress.

These services are generally provided free of charge.

A financial counsellor will work with you to analyze your financial situation. They will be able to explain financial, legal documents and processes and identify and discuss options for resolving financial problems. In some states, consumer advocates are available to offer advice about consumer rights.

Contacting the National Debt Helpline is a not-for-profit service that helps people tackle their debt problems.

Their professional financial counsellors offer a free, independent, and confidential service. When you call the National Debt Hotline, you will automatically be connected to the service in your State or Territory.

- National Debt Helpline
- Phone: 1800 007 007 (Monday to Friday 9:30am – 4:30pm)
- Website: [www.ndh.org.au](http://www.ndh.org.au)
- For external dispute resolution.

## **Non-English-Speaking customers:**

Please call the Government Interpreter Service Line on 131 450 If you have a disability and need help to make a complaint or you need help understanding our process, please call the National Relay Service on 1800 555 660.

### **During your Arrangement Period**

Agreed payment arrangements must be adhered to by both parties and any changes to your circumstances must be advised to us without delay.

Your debt will not be referred to a mercantile agency while under a payment assistance arrangement.

Credit management may resume if:

- You do not meet your obligations under the arrangement, and you do not contact us to discuss a new arrangement. (We will take reasonable steps to contact you first)
- We decide it is reasonable to do so given the circumstances, to prevent a further increase in the debt owed; or you agree that the arrangement is unable to be completed.