

Financial Hardship Policy

Introduction

Yless4u Internet is committed to keeping customers connected during times of financial hardship. Disconnection is only used as a last resort measure. This policy outlines our approach to supporting customers facing financial difficulties.

Definition of financial hardship

Financial hardship is a situation where a customer is unable, reasonably, to discharge their financial obligations under the Terms and Conditions due to illness, unemployment or other reasonable cause, and expects to be able to do so if payment and/or service arrangements were changed.

Accessibility

This policy is available on our website www.yless4u.com.au with a concise summary. It is accessible to people with disabilities and available in-store [if applicable].

Eligibility and application process Customers can apply for financial hardship assistance by contacting our Helpdesk staff on 02 6230 3699 for short term hardship (≤ 3 billing cycles) or in domestic violence situations, supporting documentation is not required. In other cases, we may require supporting documentation if the amount owing is $> \$1000$, the customer has been with us < 2 months, or fraud is suspected.

Assessment process and timeframes

We will assess all applications within 5 business days of receiving a complete application. Customers will be notified of the outcome within 2 business days of assessment completion. There is no charge for the assessment.

Assistance options

We offer at least 6 assistance options, including temporarily postponing or deferring payments, tailored payment plans matched to customer's capacity to pay bill waivers or reductions, removing/restricting non-essential features or services, transferring to a more affordable plan and spend controls and usage limits. Arrangement commencement and notification

Agreed hardship arrangements commence immediately. Customers will receive written notice of the arrangement details within 2 business days.

Credit management and debt sale

We will not take credit management action while a hardship application is being assessed or an arrangement is in place, unless the arrangement terms are broken, and certain conditions are met. Hardship debts will not be sold while an arrangement is being reviewed.