Payment Assistance Policy

Payment Assistance Policy
AIRTEL AU PTY LTD

1. Our Commitment and Eligibility

At AIRTEL AU PTY LTD, we understand that financial difficulties can affect customers' ability to pay their internet and telecommunications bills. We are committed to treating all customers fairly, respectfully and sensitively, and to providing appropriate assistance to those experiencing financial hardship.

This policy applies to residential customers, small business customers and not-for-profit organisations that use our telecommunications services.
Financial hardship may be temporary or ongoing and may arise from circumstances such as:

- Loss of employment, reduced working hours or reduced household or business income.
- Illness, injury, disability or mental health challenges.
- Family breakdown, separation, domestic or family violence, or other personal safety concerns.
- The death of a family member or another significant personal event.
- Unexpected expenses or increased living costs.
- Natural disasters or other emergencies.
- Any other circumstances affecting your ability to pay your bills.

You can request payment assistance at any time. You do not need to wait until your bill is overdue or your service is at risk of suspension or disconnection.

We will consider your individual circumstances and discuss suitable assistance options with you.

2. How to Request Payment Assistance

Contact our Payment Assistance Team using either of the following methods:

- Phone: 1800 247 835
- Email: finance.dept@airtel.au

Operating hours: **Monday to Friday, 9:00 am to 6:00 pm.**

Please explain your circumstances and the assistance you need. We will let you know if additional information is reasonably required to assess your request.

3. Assessment and Timeframe

We will assess each request for payment assistance fairly and individually, taking into account your financial circumstances, ability to pay, outstanding balance, ongoing service charges, and any relevant vulnerability or personal safety concerns.

We will assess your complete application within five business days of receiving it.

We will notify you of the outcome within two business days of completing the assessment. Notification will be provided by phone or email, taking into account any safe contact arrangements you have requested.

If we require additional information to assess your application, we will explain what information is needed, why it is relevant, and how you can provide it.

We will not automatically require every customer to provide documentary evidence of financial hardship. We will also not refuse a request for payment assistance solely because you have been our customer for less than six months.

If you disagree with the outcome or are dissatisfied with how your request has been handled, you can lodge a complaint or request a review under our Complaint Handling Process.

You may also contact the Telecommunications Industry Ombudsman (TIO) online or by calling 1800 062 058 for independent assistance with an eligible telecommunications complaint.

4. Available Payment Assistance Options

Depending on your circumstances and ability to pay, we may offer one or more of the following options:

- Payment plans: Instalments you can reasonably afford.
- Extended or deferred payment dates: Postponing, extending or deferring the due date for your bill.
- Bill discounts or waivers: Reductions or waivers of outstanding charges, where appropriate.
- Lower-cost services: Moving to a more affordable plan.
- Fee waivers: Waiving applicable late payment fees or other relevant charges, where appropriate.
- Alternative payment methods: A payment method that does not require automatic deductions and does not incur a payment fee.
- Other suitable arrangements: Alternative payment or service arrangements based on your circumstances.

We will explain the terms of any agreed payment assistance arrangement, including payment amounts, due dates and duration.

4.1 Confirmation of Agreed Payment Plans

Once a payment plan has been agreed, AIRTEL AU PTY LTD and the customer will confirm the agreed terms by email. The confirmation will outline the payment amounts, due dates, duration and any other relevant conditions of the arrangement. Both parties should retain a copy of the email for their records and future reference.

Customers who anticipate difficulty meeting an agreed payment arrangement are encouraged to contact us as soon as possible so that we can review their circumstances and consider whether the arrangement needs to be varied.

4.2 Standard Payment Assistance Period

Our standard payment assistance period is six months. We may review your payment arrangement earlier if your financial circumstances change or review it at the end of this period.

Where appropriate, we may extend or vary your payment arrangement to reflect your financial circumstances and ability to pay.

The six-month period is a standard review point and does not limit our ability to provide further assistance where appropriate or required under applicable laws and regulatory requirements.

There is no charge for requesting or receiving payment assistance**.**

5. Service Continuity and Credit Management

We aim to help customers experiencing financial hardship remain connected wherever reasonably possible.

Before taking credit management action for non-payment, we will consider appropriate payment assistance options and comply with applicable laws, industry codes and regulatory requirements relating to service suspension, disconnection, debt collection and the sale of debts.

We will not take credit management action where prohibited by applicable requirements, including any relevant restrictions while a payment assistance request or complaint is being assessed or resolved.

Suspension or disconnection for non-payment will be treated as a last resort and carried out only in accordance with applicable requirements.

6. Privacy

We will handle your personal and financial information confidentially and in accordance with applicable Australian privacy laws and our Privacy Policy.

7. Policy Review

We will review this policy periodically and update it as necessary to reflect changes in applicable laws, regulatory requirements and our payment assistance practices.