

PAYMENT ASSISTANCE POLICY

Business 1300 Pty Ltd ACN 108 753 751

Last Updated: 19 March 2026

1. About This Policy

- (a) This is Business1300's Payment Assistance Policy (Policy). In this Policy a reference to 'Business1300' or 'we' or 'us' or 'our' means Business 1300 Pty Ltd (ACN 108 753 751) and its related bodies corporate within the meaning of the Corporations Act 2001 (Cth).
- (b) This is our Policy in relation to customers who are in financial difficulty and who may be entitled to our assistance.
- (c) The main goal of our Policy is to prioritise keeping customers experiencing financial difficulties connected. We believe in supporting customers through financial hardship which is why disconnection is considered a measure of last resort.

2. What is Financial Hardship?

- (a) Financial hardship is where a customer is in circumstances where they are unable to meet their payment obligations but considers they will be able to meet these obligations if we agree to an arrangement for payment assistance.
- (b) Circumstances that may affect a customer's ability to pay include:
 - i. loss or change of income;
 - ii. illness or injury;
 - iii. a death in the family;
 - iv. domestic or family violence;
 - v. natural disaster;
 - vi. unexpected events that effect income or expenses.

3. What Assistance Can We Offer?

- (a) We can offer a range of options to help you stay connected when you are experiencing financial hardship. Options that may be available include:
 - i. temporarily extending time for payment;
 - ii. change your bill due date;
 - iii. alternative payment schedule i.e. split your bill into smaller equal payments on a weekly or fortnightly basis;
 - iv. agreeing on a payment plan tailored to your ability to pay;

- v. transferring you to a plan better suited to your circumstances;
- vi. removing nonessential features (if possible) of a service at no cost;
- vii. waive ongoing late and payment rejection fees;
- viii. other general assistance reasonably available.

- (b) As part of your application, you may request that we offer you one or more of these options. However, the assistance we can offer you is based on our assessment of your individual circumstances and capacity to pay. As a result, we may not be able to accommodate your specific requests in some cases.

4. You Are Entitled to Apply for Assistance, Free of Charge

- (a) You have a right to apply and be assessed 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 is free of charge, including making an application, being assessed and receiving financial hardship assistance.

5. Financial Counselling

- (a) If you are facing financial difficulty, you may wish to consider obtaining advice from a financial counsellor.
- (b) You can talk to a financial counsellor anywhere in Australia by contacting the National Debt Helpline by:
- i. Calling 1800 007 007 – 9.30am to 4:30pm Monday to Friday
 - ii. Live Chat at ndh.org.au – 9.00am to 8.00pm Monday to Friday
- (c) If you would like a Financial Counsellor to work with us on your behalf, you'll need to contact us to provide authority for this.

6. How to Apply for Financial Hardship Assistance

- (a) If you are having trouble paying your bill, wish to discuss options available to minimise your bill, or want to apply for financial hardship assistance contact us at:
- i. Phone: 1300 00 1300 during business hours;
 - ii. Email: accounts@business1300.com.au;
 - iii. Post: Business1300 Accounts – SE5 L2 2-6 Glenferrie Rd Malvern VIC 3144
- (b) Our Accounts Team is trained to assist you with making the application and will contact you to discuss your individual circumstances and the available options.
- (c) We may request evidence (including documents) to show you are in financial hardship. However, we will not ask for evidence unless it is relevant to your application and not unreasonably onerous.

- (d) If we request evidence from you, we will provide you with further information about this process in writing, including instructions on how to submit the evidence, and information about how submitted evidence will be used, retained, and destroyed.
- (e) We do not require evidence to support an application for financial hardship where you are seeking short-term assistance for less than three billing periods or where you are experiencing or overcoming domestic or family violence.

7. How We Assess Your Application

- (a) We will review the financial hardship application, along with any supporting information, documents, or other information available to us within 5 Business Days of receiving your completed application.
- (b) If it becomes clear to us that you are not eligible for assistance, we'll tell you as soon as we make this assessment.
- (c) Otherwise, we will advise you of the outcome of your application within 2 Business Days of completing our assessment. If your application is accepted, we will work with you to organise a payment plan or alternative financial or plan arrangements.
- (d) We may discuss our offer of assistance over the phone, via email, or via another agreed method of communication. However, in all cases, we will confirm our offer to you in writing, sent to your preferred email address.

8. You Can Complain About Our Decision

- (a) You can complain to us about our decision in relation to your application, including by asking us for a review of our decision. You can access our Complaint Handling Policy on our Company Terms, Policies and Legal page. 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) for external dispute resolution using the following contact details:
 - i. Website: www.tio.com.au
 - ii. Phone: 1800 062 058
 - iii. Email: tio@tio.com.au
 - iv. Fax: 1800 630 614
 - v. Post: PO Box 276 Collins Street West VIC 8007
- (c) Making a complaint under paragraph 5(a) and/or 5(b) above does not prevent you from agreeing to an arrangement with us for financial hardship assistance.

9. Agreeing to a Financial Hardship Assistance Arrangement

- (a) Once we have offered you a proposed assistance arrangement in writing, you have 7 days to accept our offer. If you don't respond to our offer within 7 days, you will need to submit a new application to access assistance, because your circumstances may have changed, and we need to tailor our offer of assistance to your current situation.
- (b) To accept a proposed assistance arrangement, you can respond directly to our offer email with your agreement. The financial hardship assistance arrangement starts as soon as you tell us that you agree to it.
- (c) If you do not agree with the arrangement we propose, you can choose to reject and/or negotiate it by contacting us via phone or email.
- (d) We cannot provide an assistance arrangement unless you expressly agree to it. If you reject our offer of assistance and we are unable to agree on an alternative arrangement, you may make a complaint or seek a review of our decision in accordance with section 8.

10. Terms and Conditions Relating to a Financial Hardship Assistance Arrangement

- (a) For the duration of your financial hardship assistance arrangement, you are required to:
 - i. make full payment of all ongoing monthly service fees by the due date of your bills; and/or
 - ii. if your arrangement includes a payment extension, make full payment of your bill by the agreed extension date, after which you must continue to pay ongoing monthly service fees by the due date of your bills; and/or
 - iii. if you have a payment plan, you are additionally required to make full payment of each agreed amount, on time as per your agreed payment schedule.
- (b) If you fail to meet any obligations that apply to you under section 10(a), you will be in breach of your arrangement.
- (c) If you are in breach of your arrangement, we will make reasonable attempts to contact you after becoming aware of your breach to discuss your circumstances and offer you a review of your arrangement.
- (d) If your situation changes during the term of your arrangement, you must contact us within 14 days of the change so that we can review your arrangement and assess whether any adjustments are required. We will perform our review within 5 business days of you informing us of your change in circumstances.
- (e) If you have breached a payment assistance arrangement and either:

- i. we have been in contact with you to discuss payment options and/or to review your arrangement but have been unable to agree on a suitable resolution under our Payment Assistance Policy; or
- ii. you agree that you are unable to complete your arrangement; or
- iii. we have genuine reason to believe that you are unable or unwilling to pay your debts; or
- iv. we have been unable to contact you to discuss your breach despite taking reasonable steps to do so; then

we may take credit management action against you, which includes suspension and/or disconnection of your services. We will provide you with 10 business days prior written notice before taking any such action, to give you an opportunity to pay your overdue balance or contact us to agree an alternative solution before your services are suspended or disconnected.