

1. Sumo Telecommunications Payment Assistance (Bill Assist) Policy

At Sumo, we understand that access to telecommunications is important to all customers. We also understand that financial hardship can make it hard to pay bills.

We're here for support and are committed to helping you stay connected, especially during difficult times. We will only disconnect your connection as a last resort.

2. Helping you through financial hardship with our Bill Assist program

Our Bill Assist program is for residential and eligible small business customers who are unable to pay their telecommunications bills due to short or long-term financial hardship.

Financial hardship means:

- you are experiencing any of the following situations:
 - personal or household illness
 - unemployment
 - low or insufficient income, including reduced access to income
 - being a victim survivor 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 impacting your income or expenditure, or
 - other reasonable causes, and
- you can meet your payment obligations if payment assistance is provided.

Eligible customers have a right to apply for Bill Assist, and participating is free of charge.

We're here to help you keep your telecommunications access with a tailored and sustainable solution that meets your individual needs and circumstances.

Sometimes we may get in touch to discuss payment assistance if it appears that you may be experiencing financial hardship. However, it's important that you reach out to us if you find yourself having trouble paying your telecommunications bills.

3. How we can help

Our short and long term **assistance options** include:

- temporarily postponing, extending, or deferring the time for paying a bill
- applying a credit to your account
- waiving a debt
- a payment plan which is tailored to meet your ability to pay
- transferring you to a different telecommunications product that better suits you, or
- offering a free non-automatic payment method.

We will work together towards a solution that best suits your needs. When doing so, we'll consider your individual circumstances how much you can afford.

4. How to apply

You can apply for Bill Assist, or check on progress of an application you have made for which we have not completed our assessment, by getting in touch in one of the below ways:

- Call us on **13 88 60** (Monday to Friday 8:30am – 6:00pm AET, except public holidays). For language assistance or if you are hearing impaired, please call National Relay Service on **1300 366 356**. For interpreter services please call **03 9102 8427**.
- Send an email to telco@sumo.com.au, and we'll contact you back.

With your permission, we'll also work with your authorised person or advocate who can speak to us on your behalf. Remember, our Bill Assist program is to help you stay connected.

5. Assessing your Bill Assist application

Our Bill Assist program is for any residential or eligible small business customer who meets the definition of financial hardship in section 2 above, and who wishes to access the payment assistance we have available listed in section 3 above.

You will need to tell us a bit about your circumstances so we can determine your eligibility and work out the best assistance for you. In most cases, we won't ask for detailed information or documents to show that you are in financial hardship.

We may ask though if you need long term assistance and your arrears are greater than \$1000, you have been our customer for less than 2 months, or we believe there is a possibility of fraud.

If we do ask for evidence, then we will only ask for information that is strictly necessary for us to be able to complete your Bill Assist application assessment, which may include:

- a statutory declaration or official communication from someone familiar with your case,
- evidence that you have consulted with a recognised financial counsellor, or
- evidence of an unforeseen change in your circumstances.

We will not ask you for evidence if you only need short term assistance, or where it appears that you may be a victim survivor of domestic or family violence.

If you contact us by phone and we don't need evidence and you can give us the information we need, then we'll generally be able to assess your Bill Assist application on the spot.

Where we're unable to, including where you've initially contacted us by email or because we need further information, we'll promptly review your application once we have everything we need and provide you with an outcome within 5 business days.

If we were unable to do so on the spot, we'll inform you of our assessment outcome immediately if we consider that you don't meet the eligibility criteria, and otherwise, as soon as possible or not more than 2 business days after completing our assessment.

6. Acceptance into Bill Assist

Once we've determined you're eligible for Bill Assist, and we've agreed on a suitable payment assistance option with you, we will write to you to confirm all the details including your rights and obligations under the arrangement and what you need to do if your circumstances change.

7. Staying in Bill Assist

As long as you adhere to the agreed payment assistance arrangement, we will ensure your telecommunications service will not be restricted, suspended or disconnected.

We may cancel your Bill Assist enrolment if you don't keep to the arrangement we made, but only after we've contacted you to discuss the matter and offered to review your arrangement.

You must advise us within 14 days if your circumstances change, and we will review your payment assistance arrangement within 5 business days from when you informed us.

8. Other important information

If you would like further information or support, free help is available through community-based financial counselling and support services anywhere in Australia by calling the National Debt Helpline on **1800 007 007** or by visiting **ndh.org.au**.

Help is also available from community welfare organisations such as The Salvation Army, Anglicare or St Vincent de Paul Society. The Telecommunications Industry Ombudsman can also be contacted for support on **1800 062 058** or via **tio.com.au**.

Your privacy is important to us. Our team is experienced in assisting customers with financial difficulties. Any information we need to know about your situation will be kept confidential and in accordance with the requirements of the Privacy Act 1988 (Cth) and our **Privacy Policy**.

If you have a complaint about our Bill Assist program or a decision about your application, contact us on 13 88 60 (Monday to Friday 8:30am - 6:00pm AET, except public holidays) or email us at telco@sumo.com.au. We'll try to resolve your issue as quickly as possible in accordance with our **Telecommunications Complaint Handling Process**.

If you are not satisfied with our resolution of your complaint, you may contact the Telecommunications Industry Ombudsman on **1800 062 058** or via **tio.com.au**.

Please note that making a complaint will not prevent you from accessing Bill Assist.