

IT'S FUBAR TECHNOLOGY SERVICES

PAYMENT ASSISTANCE POLICY

INTRODUCTION

IT'S FUBAR is committed to providing our customers with kick-ass service, especially when things aren't going to plan.

We understand that there are times when you may have trouble paying your bills for a variety of reasons. This may be short or long-term – but if you are experiencing financial hardship for any reason, and you would like to access support to pay your bills, you have the right to ask for help.

WHEN DOES THIS APPLY?

There are numerous scenarios when our payment assistance programme may apply, including (but not limited to):

- Serious illness or injury;
- A death in the family;
- Low or reduced income due to unemployment or a change in circumstance;
- Domestic or family violence;
- A health epidemic;
- Or other reasonable causes.

In all cases, you must be an active IT'S FUBAR Technology Services customer and have problems paying for your services. Our priority is always to work with our customers and keep them online. Disconnection of services is only ever used as a measure of last resort. The sooner you reach out, the sooner we can help. If you are not eligible for our support, we will contact you and let you know why.

Please note: If you have previously been in the Payment Assistance Program and have broken your arrangement two times or more, we may decline your application.

HOW CAN WE HELP?

We offer flexible options to help you get your account back on track. The assistance we can provide you will vary based on how long you think you may need support. The process for identifying a suitable arrangement is at no cost to you.

- Short-term support is when you need help for up to 3 months. You are not required to provide us with documentation to support a request for short-term support.
- Long-term support is when you need help for more than 3 months. When requesting long-term support, you may be required to provide evidence or documentation to support your application depending on your circumstances.

Options we may offer for assistance include:

- Payment plans tailored to meet your ability to pay or arrangements giving you more time to do so;
- Restriction of services to reduce further financial over-commitment;
- Providing lower-cost service alternatives until your account is back on track;
- Waiver of late payment fees or cancellation fees;
- External support to financial counsellors or other services, depending on your situation;
- Non-automatic payment methods which are not typically offered on our services.

In some cases, we may also consider waiving some of your fees or charges, discounting a charge or applying a credit on your account.

HOW CAN I ARRANGE ASSISTANCE?

To apply for payment assistance, please contact us via the method that works best for you:

- By email: hardship@itsfubar.com.au
- By phone: (03) 5292 3655

Once we receive your application, we will assess your eligibility. When assessing your application, we may need to ask questions about your circumstances. These questions may require supporting documentation if your request is for long-term support. For example, we may ask you to supply information such as:

- A statutory declaration or official written communication from a person or support group familiar with your circumstances.
- Evidence that you have consulted with a recognised financial counsellor.
- A statement of your financial position including information on your income, liabilities and expenses.

If we request information and you don't provide it, we may not be able to assess your eligibility for assistance. However, if you are a victim/survivor of domestic or family violence, you don't need to provide us with evidence to support your request. This applies to either short or long-term assistance.

Any information we collect from you is strictly confidential and handled in accordance with our privacy policy.

HOW DOES THE ASSESSMENT PROCESS WORK?

Once any information has been received, we will assess your circumstances and advise you within (5) business days if we can help. We'll let you know if it's taking longer than expected.

We consider any documents relating to income, statements from advisors and your past payment history with us when we make an assessment, but in some cases, we may request more information from you to progress the assessment. We'll give you plenty of time to do so.

We aim to set up an arrangement that helps you to pay your bills, while not causing you further financial strain. If you are eligible, we will:

- work with you to find a sustainable arrangement, then
- confirm the arrangement via email to you, then
- ask for your agreement.

The arrangement will not start until you agree to it.

If your financial circumstances change after joining the program, you must let us know within fourteen (14) days. You can seek a review of your arrangement within two (2) business days of reaching an agreement with us.

If we cannot provide you with financial hardship assistance, we will advise you immediately after we have assessed your application.

WHAT IF I'M NOT HAPPY WITH THE ASSESSMENT OUTCOME?

If you are not happy with your assessment, a complaint can be raised with us:

- By email: hardship@itsfubar.com.au
- By phone: (03) 5292 3655

If you are still not happy with the outcome of your complaint after contacting us, you can contact the Telecommunications Industry Ombudsman (TIO) for independent mediation.

The TIO can be contacted by calling 1800 062 058 or by visiting the Telecommunications Industry Ombudsman website at www.tio.com.au/making-a-complaint.

Please note: making a complaint will not prevent you from agreeing to an arrangement for payment assistance.

WHAT OTHER SUPPORT IS AVAILABLE?

You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday – Friday, 9.30am – 4.30pm AEST). This number will connect you to the relevant support services in your state or territory. You can also find the financial counselling service nearest to you by visiting:

www.ndh.org.au/financial-counselling/find-a-financial-counsellor

If you are a business customer, you can visit the Small Business Debt Helpline at sbdh.org.au or talk to a financial counsellor from anywhere in Australia by calling 1800 413 828.

Please note: If you would like a Financial Counsellor to work with us on your behalf, you must contact us to give us the authority to do so.