

1 Purpose The purpose of this policy is to outline Digipearl's commitment to identifying, informing, supporting, and interacting with financial hardship customers as defined and in accordance with the Telecommunications (Financial Hardship) Industry Standard (2024) as administered by the Australian Communications and Media Authority (ACMA).

2 Statement of Intention

2.1 Goal

Our goal is to ensure that customers experiencing financial hardship remain connected, with disconnection being a measure of last resort.

2.2 Customer rights

Customers who meet eligibility requirements have a right to apply for our financial hardship assistance. Digipearl does not charge customers for this process. Customers have the right to complain in relation to how we handle a query or application in relation to financial hardship assistance.

3 Eligible customers

3.1 When are you eligible to apply for financial hardship assistance?

You are eligible to apply for financial hardship assistance if you are a former or current Digipearl customer and:

- a) you are unable to discharge your financial obligations to us due to circumstances, including:
- i. personal or household illness;
 - ii. unemployment;
 - iii. low or insufficient income, including reduced access to income;
 - iv. being a victim survivor of domestic or family violence;
 - v. a death in the family;
 - vi. a change in personal or family circumstances;
 - vii. a natural disaster;
 - viii. unexpected events or unforeseen changes that have impacted your income or expenditure;
 - ix. or
 - x. other reasonable causes; and
- b) you consider that the financial hardship assistance options we offer regarding the supply of your product or service will allow you to meet your financial obligation.

3.2 What is financial hardship assistance?

Financial hardship assistance is one or more of the assistance options that Digipearl offers to help customers in financial hardship to continue to access their telecommunications products or to pay a debt that they owe Digipearl.

4 Options for financial hardship assistance

Depending on your circumstances, not all options will necessarily be appropriate or suitable, and Digipearl will work with you to agree on an arrangement for assistance that is realistic and appropriate to suit your personal situation.

We offer the following options for assistance:

- spend controls
- service restrictions and temporary plan downgrades at no cost, in respect of overall or specific services
- payment plans
- temporarily postponing or deferring payments
- agreeing on an alternative payment arrangement
- discussing and transferring to pre-paid service
- discounting or waving of debt
- waiving of late payment fees and cancellation fees

You can discuss these options with our customer service team by phone (02) 7250 5577 (Monday to Friday 9:00 am - 5:30 pm Australian Eastern Time, excluding public holidays in NSW).

5 Application and assessment process

5.1 How to apply for financial hardship assistance?

You can apply for or discuss the assistance we offer by using one of our existing contact methods set out below.

Customers with disabilities, special needs or from cultural and linguistically diverse backgrounds will have access to assistance to make the application where needed.

5.2 Contacting us

To start an application, monitor the process of your application or discuss your options for financial hardship assistance you can contact our customer service team by phone (02) 7250 5577 or email info@digipearl.com.au. Our business hours are: Monday to Friday 9:00 am - 5:30 pm Australian Eastern Time (excluding public holidays in Victoria).

5.3 Information you will need to provide to start the application process

Before we can assess your application, we will need to identify you, in accordance with ACMA regulations. This will include a multi-factor authentication process so that we can be sure we are talking to the account holder (or your authorised representative).

5.4 Extra information we may request to assist us in assessing your application

You will not be required to provide supporting documents if you are impacted by domestic and family violence or if your request for support is for short term assistance (3 payment cycles or less).

We will require supporting documentation in the following circumstances:

- It appears that the arrangement will need to be long term (more than 3 payment cycles)
- The amount to be repaid is more than \$1000
- You have been a customer for less than 2 months
- We believe there is a possibility of fraud

Supporting documentation we may request you to provide:

- 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

Supporting documents can be sent to info@digipearl.com.au or posted to Suite 8, 18, 401 Montgomery St, NSW 2217, or you can contact our customer service team by phone (02) 7250 5577. Customers with disabilities, special needs or from cultural and linguistically diverse backgrounds will have access to assistance to make the application where needed.

DigiPearl will only ask for information or evidence that is strictly necessary to assess your application and eligibility and is not too much trouble for you to provide. DigiPearl will not retain a copy or record or any extra information received from the customer for the period of time required to complete assessment.

We may not be able to assess your circumstances if you don't provide us with the requested information or it is incomplete. If you provide information that is false, inaccurate or misleading, this may result in your application being cancelled.

Whenever we ask for information, we will give you our contact details so you can talk to us about the request, and we will tell you how you can send the information.

5.5 How we will assess your application

- 1) First, we will discuss your application with you and assess your eligibility for financial hardship assistance and request any information as required.
- 2) If you are eligible, we will work with you to agree on which options for assistance are suited to your circumstances.
- 3) We will offer a solution for assistance based on the above.
- 4) If you agree to the offered solution for assistance it will commence immediately.
- 5) If you do not agree, you have the option of requesting a review and/or making a complaint.
- 6) If you are not satisfied with how we handle your complaint, you can contact the TIO to escalate the complaint.

5.6 Timeframes that apply to the assessment process

DigiPearl will complete assessment within five business days of receiving a complete application. We will inform you the outcome of our assessment within two business days of completing the assessment. DigiPearl will advise you immediately if it becomes clear that you are not eligible for financial hardship assistance.

6 Financial counselling services

Financial counsellors are available to help you - they're here to offer you free, confidential and independent support and advice:

- National Debt Helpline:
Call: 1800 007 007 available 9:30 am to 4:30 pm weekdays.
Visit: ndh.org.au
- Small Business Debt Hotline:
Call: 1800 413 828 available 9:00 am to 5:30 pm weekdays.
Visit: sbdh.org.au

7 Complaints and review

If you wish to review the outcome of a financial hardship assessment, you can do so via our Complaints Handling Process. You can make a complaint to us by:

- Phone: (02) 7250 5577 Monday to Friday 9:00 am - 5:30 pm Australian Eastern Time (excluding public holidays in NSW)
- Email: info@digipearl.com.au

You can find more information on this process [here](#).

If you are still not happy with the outcome of your complaint after following our dispute resolution process, you can contact the Telecommunications Industry Ombudsman (TIO) for independent mediation. The TIO can be contacted by **calling 1800 062 058** or visiting the TIO website at <http://www.tio.com.au>.

Making a complaint does not prevent you from receiving financial hardship assistance from us.