

## MultiWave Networks Pty Ltd – Financial Hardship Policy

MultiWave Networks is committed to assisting customers facing Financial Hardship to maintain access to telecommunications services. This policy is intended to prioritise keeping customers experiencing financial hardship connected. If you're currently having trouble with your payments and you're concerned about your connection, it's important to know we'll only ever suspend or disconnect a service as a last resort.

### What is payment assistance?

Payment assistance is designed to take the pressure off when you can't pay your bill. Payment assistance support is free to set up, and tailored to your situation. It can include:

- giving you more time to make a payment
- setting up a payment plan that works for you, and
- looking into your costs and finding ways to reduce them, like:
- changing to a lower-speed internet plan
- removing any plans or add-ons you no longer need.

In some cases, we'll also consider removing some of what you owe from your account, or applying a credit. If we offer a plan change, we'll only suggest services we can offer you. We'll explain why we believe they're better for you, and transfer you for free if you agree.

Payment assistance can be either short-term (up to 3 billing cycles) or long-term (more than 3 billing cycles). For long-term assistance or repeated short-term assistance, we might ask for certain information to support your application. However, if you've been impacted by domestic or family violence, we won't ask for this information.

### Who's eligible for payment assistance?

You're eligible for payment assistance if:  
you're a MultiWave Networks customer with an active account, and  
you're having trouble keeping up with your regular payments.

Certain life events can often lead to financial stress. You may find you need payment assistance if:

- you lose a close family member
- you or someone in your household is suffering from a serious illness
- you've been impacted by domestic or family violence
- you've become unemployed
- your income has been reduced (or is too low

- to cover your costs), or
- you've been affected by a natural disaster.

These are only some of the reasons people might have trouble making payments, and we offer assistance in situations beyond those listed here.

Having an open complaint or fault with MultiWave Networks doesn't stop you from getting payment assistance. If you're unsure about whether you're eligible, please get in touch to make sure you get the support you're entitled to. You can also receive assistance more than once.

We might also get in touch to offer payment assistance if you have a history of late payments, or haven't been able to keep up with a payment plan.

### How to apply or find out more

Whether you're ready to apply, or just want to talk things through, our Payment Assistance team can help. We know it's not easy to ask for help – especially when it comes to money. We promise to be kind and discreet, and limit how much information we ask for as much as possible. With your permission, a financial counsellor or authorised person can get assistance on your behalf. Our team are trained to assess your situation to provide clear information on what support is available.

When you're ready, here's how you can get in touch and apply:

**Phone:** 1300 525 800

**Email:**

[paymentassistance@multiwavenetworks.com.au](mailto:paymentassistance@multiwavenetworks.com.au)

### Application process

If you apply over the phone, we can talk through your payment assistance options on the call and – if you want to go ahead with any – set them up on the spot. We'll confirm your plan in writing.

If you apply another way, we'll get in touch to find out more about your situation. We'll let you know the outcome of your application in writing within 7 business days.

When you reach out for payment assistance:

We'll pause payment notices for any charges you owe.

- If you're eligible, we'll let you know what sort of assistance we can provide, taking your circumstances into account to make sure it's fair, flexible and affordable.

- If you'd like, we'll give you time to consider your options, or discuss them with someone you trust, before making any decisions.
- You let us know what you'd like to do.
- We'll apply the support to your account as soon as possible.
- We'll confirm your plan in writing.

If you're not eligible for assistance, we'll get in touch to let you know, using your preferred contact method.

You can check on the status of your application by calling 1300 525 800 (9am to 6pm, Monday to Friday).

### While you're receiving payment assistance

While you're on payment assistance, you'll need to:

- make your agreed payments when they're due
- let us know if you can't make your payments
- let us know if your situation changes (in a way that affects your payment assistance plan) within 14 days
- keep your contact details up to date, and
- if we ask you to get in touch with us, do so as soon as possible.

Above all, payment assistance is there to take the pressure off you. So if it ever feels like it isn't working, get in touch with us and we'll see how else we can help.

If you don't make your agreed payments – and we don't hear from you about it – we may stop your payment assistance. We'll send reminders and try to contact you before making any changes.

If we don't hear back and still can't get in touch, we may suspend or disconnect your service.

### Other financial support

You can also contact the National Debt Helpline (NDH) for help managing your payments. The NDH is a not-for-profit service that provides free financial counselling to help tackle debt, as well as connecting you with other helpful services.

**Phone:** 1800 007 007 (9:30am to 4:30pm, Monday to Friday). **Web:** [ndh.org.au](http://ndh.org.au)

### Complaints

Helping people stay connected when they experience financial difficulty is our responsibility – and it's important we get it right. So if you believe there's something wrong with the way we've provided payment assistance, please let us know.

**Phone:** 1300 525 800

**Email:** [support@multiwavenetworks.com.au](mailto:support@multiwavenetworks.com.au)

You can find more information at

<https://multiwavenetworks.com.au/wp-content/uploads/2024/05/MultiWave-Networks-Consumer-Complaints-Handling-Policy-v1.0.pdf>

If you're not happy with the way we handle your complaint, you can get in touch with the Telecommunication Industry Ombudsman (TIO).

**Web:** [tio.com.au/complaints](http://tio.com.au/complaints)

**Phone:** 1800 062 058 (8am to 8pm, Monday to Friday AEST)

Note: calls are free from landlines, standard rates apply from mobiles.

### Privacy

We understand that you might disclose sensitive information when seeking payment assistance. We promise to handle that information in line with our privacy policy, as well as the Privacy Act 1988 (Cth) and the Australian Privacy Principles. You can read our privacy policy at

<https://multiwavenetworks.com.au/wp-content/uploads/2024/05/MultiWave-Networks-Privacy-Policy-v2.0.pdf>

### Accessing this policy

This policy is available to anyone at

<https://multiwavenetworks.com.au/wp-content/uploads/2024/05/MultiWave-Networks-Financial-Hardship-Policy-v1.0.pdf>

If you'd like us to send you a copy of this policy, please let us know and we'll send it to you. Our contact details are in the following section.

### Contact us

To talk about your account, or any of the information in this policy, get in touch with us. With your consent, an authorised person can also do so on your behalf.

**Phone:** 1300 525 800 (9am to 6pm, Monday to Friday)

**Email:**

[paymentassistance@multiwavenetworks.com.au](mailto:paymentassistance@multiwavenetworks.com.au)

If you speak a language other than English, use the number above and we'll connect you with our interpretation service. Just note this may take up to 24 hours. If you're deaf, hearing or speech impaired, you can contact us via the National Relay Service (NRS) on 1300 555 727.