

Summary of Konec Mobile Payment Assistance Policy

Introduction

If you are an individual customer who has acquired a telecommunications service from us for personal use, you owe us money and are experiencing financial hardship, you may be entitled to payment assistance for Konec Mobile bills they cannot immediately afford to pay.

Short term (3 or less bill cycles) or long term assistance (more than 3 bill cycles) is available.

We do not charge for Financial Hardship application, assessment or assistance.

What is financial hardship?

Financial Hardship is where:

- (i) You are unable to discharge your financial obligations owed under your contract or discharge other financial obligations to us and
- (ii) You believe that you will be able to discharge those obligations if an agreed hardship arrangement is implemented and
- (iii) The cause of the hardship is due to:

a	Personal or household illness
b	Unemployment
c	Low or insufficient income
e	Being a victim or survivor of domestic or family violence
f	A death in the family
g	A change in personal or family circumstances
h	A natural disaster
i	Unexpected events or unforeseen changes that have impacted your income or expenditure
j	Other reasonable causes

How to apply for Financial Hardship Assistance

You can make an initial application by:

<u>How</u>	<u>When</u>
Phone 1300 4 KONEC (1300 456 332)	Monday to Friday 9am-9pm AEST/AEDT.
Online Log in to your Konec Mobile account at www.konec.com.au or via app and send us a support request	Any time
Email help@konec.com.au	Any time

We may require you to complete a formal application form and provide evidence to support your request.

Types of Assistance we may provide

We may offer one or more of the following Payment Assistance options:

- (i) Free manual payment method
- (ii) Deferred payments
- (iii) Discounted recharge payments
- (iv) Payment plans tailored to meet your ability to pay
- (v) Transfer to a plan that better suits your circumstances
- (vi) Debt waiver

Complaints about a Hardship Assistance Decision

If you are unhappy with our decision regarding your application or want us to review that decision, you can contact us by any of the methods described above.

You may refer a complaint to the Telecommunications Industry Ombudsman (TIO) after we have been given a reasonable opportunity to resolve it. The TIO can be contacted:

- (i) at www.tio.com.au;
- (ii) by phone 1800 062 058;
- (iii) by writing to PO Box 276, Collins Street West Vic 8007;
- (ii) through the National Relay Service – call on 1800 555 677 then ask for 1800 062 058;
- (ii) by emailing the consumer complaint form to: tio@tio.com.au.

Contacting A Financial Counsellor who may be able to assist or advise for free

There are financial counsellors who work in community organisations. For instance, you can

- Contact the National Debt Helpline on 1800 007 007 or at www.ndh.org.au
- Call 1800 686 175 to speak to a rural financial counsellor for financial counselling to primary producers, fishers and small rural businesses that are suffering financial hardship.
- Google search for “community financial counsellors”.