

Field Solutions Holdings Limited serves as the parent company for the various brands within the group: Field Solutions Group (FSG), TasmaNet and ANT Communications. This Payment Assistance Policy (PAP) applies uniformly to all brands falling under the Field Solutions Holdings Limited umbrella.

Introduction

1. About our Payment Assistance Policy

In Australia, telco customers having financial difficulty may be entitled to assistance from their telco supplier. This Payment Assistance Policy (policy, for short) explains:

- (a) when you may be eligible for financial hardship assistance;
- (b) what assistance we can provide;
- (c) how you can contact us to talk about assistance and apply for it;
- (d) how we process and manage applications for assistance;
- (e) other options for getting support and
- (f) other important matters.

2. The goals of our policy

For customers experiencing financial hardship:

- (a) the goal of our policy is to keep you connected and
- (b) we will only use disconnection as a measure of last resort.

3. You are entitled to apply for assistance, free of charge

- (a) You have a right to apply for financial hardship assistance. The outcome of your application will be in accordance with this policy and the laws that apply to it.
- (b) Using this policy, including making an application, is free of charge.

4. You can complain about our decision

You can complain to us about our decision on your application, including asking for a review. You can access our Complaint Handling Process [here](#). It explains in detail how to make a complaint and how we process complaints. It explains in detail how to make a complaint and how we process complaints.

- (a) If you're still not happy, you can make a complaint to the Telecommunications Industry Ombudsman (**TIO**):
 - at the TIO website: tio.com.au
 - by phone 1800 062 058
 - by email tio@tio.com.au
 - by fax 1800 630 614
 - by post PO Box 276, Collins Street West, VIC 8007
- (b) Making a complaint as set out above does not prevent you from agreeing to an arrangement with us for financial hardship assistance.

5. Other places to get help

You can also get information and advice from:

- (a) the TIO – details above; and
financial counselling services. To find and contact a financial counselling service that's available and suitable for you, visit the Australian Government information page at moneysmart.gov.au/managing-debt/financial-counselling.

6. Contacting authorised personnel

You can contact us to speak directly with personnel who are authorised to deal with applications for financial hardship assistance:

- (a) by calling 1300 000 488 during the following days and hours: Mon-Fri 8 am to 6 pm Sydney Time
(b) by email to support@fieldsolutions-group.com at any time.

7. Do you have special communications needs?

Do you need a spoken language interpreter?

If you need a spoken language interpreter, call the Australian Government's Translating and Interpreting Service on 131 450.

Do you need a written language interpreter?

If you need a translation of this document, ethnic.com.au is a commercial translation service that can assist. Call (03) 9998 2280.

Se avete bisogno di una traduzione di questo documento ethnic.com.au è un servizio commerciale di traduzioni. Telefonate a (03) 9998 2280.

Nếu quý vị cần một bản dịch cho tài liệu này, ethnic.com.au, một dịch vụ phiên dịch thương mại, có thể giúp quý vị. Hãy gọi cho (03) 9998 2280

如果您需要翻译这份文件，商业翻译公司 ethnic.com.au 可以协助，电话 (03) 9998 2280。

如果您需要翻譯這份文件，商業翻譯公司 ethnic.com.au 可以協助，電話 (03) 9998 2280。

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Do you need the National Relay Service?

If you are deaf, hard of hearing, or have a speech impairment, you can also contact us through the National Relay Service (NRS) on 1800 555 677.

Eligibility for financial hardship assistance, and our application form

8. Legal test for eligibility

There is a legal test for eligibility to receive financial hardship assistance. To make it as simple as possible to understand, we have built the legal test into Part 2 of our application form in plain English.

9. Understanding if you are eligible

Part 2 of our application form contains a number of statements. Each is followed by a coloured tick box e.g.:

Statement	If correct
4. You don't sell the use of your service to anyone else.	<input type="checkbox"/>
5. You owe us, or will owe us, money that you can't pay.	<input type="checkbox"/>
6. The reason you can't pay is because:	<input type="checkbox"/>
(a) you are ill, or you have been ill	<input type="checkbox"/>

There are tick boxes in grey and orange and green and blue and pink and yellow.

If you have ticked:

- at least one grey box, and
- the orange box, and
- the green box, and
- at least one blue box, and
- at least one pink box, and
- the yellow box –
then you may be eligible for financial hardship assistance.

Options for assistance

10. Financial hardship assistance

The pink check boxes on our application form indicate the options we offer for financial hardship assistance.

11. General assistance

By way of general assistance to customers to manage payment obligations, and associated debts, to us, we will consider payment plans where reasonably requested, unless we assess that there is unacceptable credit risk or that payments will not be brought up to date within two billing cycles.

How to apply for financial hardship assistance

12. Step 1: Fill in an application form

(a) The form is:

- available on the same web page or location where we keep our payment assistance policy; and
- included in our payment assistance policy –
and we'll send you a copy on request.

- (b) Complete Part 1 of the application by filling in the details requested.
- (c) Complete Part 2 of the application by:
 - reading each statement in Part 2; and
 - for each correct statement, tick its box.
- (d) Complete Part 3 of the application by explaining the financial hardship assistance you request. (This is optional, but this information may speed up the process.)
- (e) Complete Part 4 of the application by explaining any particular matters you want us to know. (This is optional, but this information may help us to help you more safely and sensitively.)
- (f) Sign the application where indicated.

13. Step 2: Send the application to us

You can do this by:

- (a) emailing it to support@fieldsolutions-group.com
- (b) giving us the application details by phone, by calling 1300 000 488.

Assessing your eligibility for financial hardship assistance

14. Step 3: We'll acknowledge your application

We'll notify you:

that we have received your application;

- (a) of a reference number that identifies your application and
- (b) of our estimated time to complete the assessment of your application.

Step 4: We'll let you know if we need evidence (information, including documents) to show that you are in financial hardship

- (a) We'll only do this if the evidence is relevant to your application and not unreasonably onerous.
- (b) If you have applied for assistance for three billing cycles or less, we won't ask for such evidence (and you are not required to provide it) unless:

- (i) It appears that an assistance arrangement will need to be for more than three billing periods, and
- (ii) any of the following applies:
 - the amount to be repaid is more than \$1,000;
 - you have been our customer for less than two months or
 - we reasonably believe there is a possibility of fraud and
- (iii) the evidence is strictly necessary to assess your eligibility for financial hardship assistance.

- (c) If it appears that you may be a victim survivor of domestic or family violence, we won't ask for such evidence (and you are not required to provide it) unless:

- (i) It appears that an assistance arrangement will need to be for more than three billing periods, and
- (ii) any of the following applies:
 - the amount to be repaid is more than \$1,000;
 - you have been our customer for less than two months or
 - we reasonably believe there is a possibility of fraud and
- (iii) the evidence is strictly necessary to assess your eligibility for financial hardship assistance.

- (d) Subject to paragraphs (b) and (c) above, the types of evidence you may be required to provide to support that you are in a financial hardship situation, include:
- (i) in any case – a letter of verification by a relevant independent third party with knowledge of the facts, e.g. accountant, financial counsellor, social worker, lawyer, doctor, employer, or family member (as applicable in the circumstances);
 - (ii) in the case of illness – a medical certificate;
 - (iii) in the case of unemployment – evidence that you have become unemployed or a relevant Centrelink benefits statement;
 - (iv) in the case of low or insufficient income – a relevant Centrelink benefits statement;
 - (v) in a case where we reasonably believe there is a possibility of fraud – a statutory declaration of verification.
- (e) Evidence that we request from you under this step 4 counts as part of your application, and your application is only complete once it has been provided to us.

16. Step 5: We'll assess your eligibility for financial hardship assistance

- (a) We'll assess the information supplied in your application form and include evidence you supply and determine your eligibility for financial hardship assistance.
- (b) If it becomes clear to us that you are not eligible, we'll tell you immediately.
- (c) Otherwise:
 - we'll complete the assessment ASAP and no more than five business days after we receive your complete application and
 - we'll tell you of the outcome of the assessment ASAP, and no more than two business days after we complete the assessment.
- (d) If you are assessed as eligible, we'll offer you financial hardship assistance.

Offering assistance

17. Step 6: We'll let you know if we need any further information (including documents)

- (a) We'll only do this where it's reasonably necessary in order for us to consider what financial assistance is realistic, appropriate and suitable for your needs and situation.
- (b) You can help us shortcut this step by providing helpful information in Part 3 of the application form, about what you can do to help you get your payments up to date. For instance, if you feel that you can afford to pay off arrears at \$20 a week, tell us that.
- (c) As far as possible, we'll combine this step with step 5 i.e. we'll make a single request for information.

18. Step 7: We'll make you an offer

- (a) If we ask for information under step 6, we'll make you an offer of a financial hardship assistance arrangement no more than five business days after we receive that information.
- (b) Otherwise, we'll make you an offer no more than five business days after we notify you of the outcome of your eligibility assessment under step 5.
- (c) Our offer will be in writing, and sent to your preferred email address.

19. Step 8: Finalising a financial hardship assistance arrangement

- (a) For the purposes of this step, our contact points are:
 - (i) emailing us at: support@fieldsolutions-group.com
 - (ii) by calling us via 1300 000 488
- (b) You can choose to agree to our offer or to negotiate about it.
- (c) You can notify your agreement through any of our contact points.
- (d) You can also negotiate and agree on another arrangement through any of our contact points.
- (e) A financial hardship assistance arrangement starts as soon as you tell us that you agree to it.
- (f) No more than two business days after a financial hardship assistance arrangement is agreed upon, we'll send you written details of it.

Monitoring the progress of your application

20. Contact points

For the purposes of monitoring the progress of an application, our contact points are:

- (a) email to support@fieldsolutions-group.com
- (b) phone, by calling 1300 000 488

21. Monitoring

You can monitor the progress of your application through any of the contact points.

CEO Approval

As Chief Executive Officer of Field Solutions Group, I approve this Payment Assistance Policy.

Signed: 

Name: Andrew Roberts

Date: 28th March 2024

Field Solutions Group Financial Hardship Assistance Application

(Note: Evidence that we request from you under paragraph 15 of our Payment Assistance Policy counts as part of this application, and your application is not complete until the evidence has been provided to us.)

Part 1: Customer details

Your name: _____

Field Solutions Group invoice details / service your application relates to: _____

Your preferred phone number: _____

Your preferred email address: _____

Do you have existing financial hardship assistance from Field Solutions Group? Y N

If 'yes', provide details: _____

Your signature: _____

Date: _____

* Unless you request otherwise, we may contact you via either of these contact points.

Part 2: Assistance eligibility

Please complete this part of the application by ticking each box that is next to a statement that is correct. You can leave the other boxes blank.

Statement	✓ If correct
1. You are an individual human person and you mainly use your telco service for personal or domestic purposes.	<input type="checkbox"/>
2. You are a not-for-profit organisation.	<input type="checkbox"/>
3. You are a business, and when you entered your telco contract, you didn't have a genuine and reasonable opportunity to negotiate the terms, and your expected annual telco spend was \$40,000 or less.	<input type="checkbox"/>

Statement	If correct
4. You don't sell the use of your service to anyone else.	<input type="checkbox"/>
5. You owe us, or will owe us, money that you can't pay.	<input type="checkbox"/>
6. The reason you can't pay is because:	<input type="checkbox"/>
(a) you are ill, or you have been ill	<input type="checkbox"/>
(b) someone in your household is ill or has been ill	<input type="checkbox"/>
(c) you are unemployed, or have been unemployed	<input type="checkbox"/>
(d) your income is low	<input type="checkbox"/>
(e) you don't have enough income	<input type="checkbox"/>
(f) your access to income has reduced	<input type="checkbox"/>
(g) you suffer, or have suffered, domestic violence	<input type="checkbox"/>
(h) you suffer, or have suffered, family violence	<input type="checkbox"/>
(i) there has been a death in your family	<input type="checkbox"/>
(j) there has been a change in your personal circumstances	<input type="checkbox"/>
(k) there has been a change in your family circumstances	<input type="checkbox"/>
(l) there is, or has been, a natural disaster	<input type="checkbox"/>
(m) an unexpected event or unforeseen change has reduced your income	<input type="checkbox"/>

(n) an unexpected event or unforeseen change has increased your expenditure	<input type="checkbox"/>
(o) there is some other reasonable cause.	<input type="checkbox"/>
7. You believe that you will be able to pay if we agree:	
(a) to allow you more time to pay a bill	<input type="checkbox"/>
(b) to accept a payment plan tailored to your ability to pay	<input type="checkbox"/>
(c) to discount a bill	<input type="checkbox"/>
(d) to offer you a free non-automatic payment method	<input type="checkbox"/>
(e) to apply a credit to your account	<input type="checkbox"/>
(f) to transfer you to a different product that better suits your circumstances	<input type="checkbox"/>
8. You wish to access one or more of the assistance options you have ticked above.	<input type="checkbox"/>

Part 3: What financial hardship assistance do you request?

Please explain:

- **what we can do to help you get your telco contract payments up to date;** (e.g. let you pay off arrears over two billing cycles)
- **what you can do to get them up to date;** (e.g. pay instalments of \$20 a week)
- **for how long you feel you need help** (e.g. three billing cycles)

(This is optional, but this information may speed up the application process.)

Part 4: Special instructions – sensitive circumstances

Your financial hardship situation might arise from domestic or family violence, an illness, or other sensitive circumstances. Perhaps that means you can't easily take phone calls, but you can call us back if we text you. Or perhaps it's best that we email you. **If there's anything that you want us to know in order to deal with your application safely and sensitively, please let us know below.**

(This is optional, but this information may help us to help you more safely and sensitively.)

