

Payment Assistance Policy

VicTrack Telecommunications Services

Document information

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1. Purpose

The purpose of this policy is to outline VicTrack's commitment to and procedures for assisting customers facing financial hardship. VicTrack's goal is to prioritise keeping customers experiencing financial hardship connected. Disconnection will only ever be used by VicTrack as a measure of last resort.

This policy has been prepared in accordance with the *Telecommunications (Financial Hardship) Industry Standard 2024* (Cth).

2. Definitions

In this policy, the following terms are used:

Term	Definition
consumer	<p>means:</p> <ul style="list-style-type: none"> (a) an individual who acquires or may acquire a telecommunications product for the primary purpose of personal or domestic use and not for resale; (b) a not-for-profit organisation which acquires or may acquire one or more telecommunications products which are not for resale; or (c) a business which acquires or may acquire one or more telecommunications products which are not for resale and which, at the time it enters into the consumer contract: <ul style="list-style-type: none"> (i) does not have a genuine and reasonable opportunity to negotiate the terms of the consumer contract; and (ii) has or will have an annual spend with the provider which is or is estimated on reasonable grounds by the provider to be, no greater than \$40,000.
consumer contract	<p>means an arrangement or agreement between a provider and a consumer for the supply of a telecommunications product to that consumer, including a standard form of agreement formulated by a provider for the purposes of section 479 of the <i>Telecommunications Act 1997</i> (Cth).</p>
customer	<p>means a consumer who has entered into a consumer contract with VicTrack and includes a current customer or former customer who owes money to a provider in connection with their consumer contract.</p>

Term	Definition
financial hardship	<p>means a situation where:</p> <p>(a) a customer is unable to discharge their financial obligations owed under their consumer contract or otherwise discharge their financial obligations to a provider, due to circumstances, including:</p> <ul style="list-style-type: none"> (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 the customer's income or expenditure; or (ix) other reasonable causes; and <p>(b) the customer considers that they will be able to discharge those obligations if an agreed arrangement for financial hardship assistance relating to the supply of telecommunications products by the provider is implemented.</p>
long term assistance	means financial hardship assistance sought by a financial hardship customer for a continuous period of more than 3 billing cycles to help with ongoing financial difficulties.
short term assistance	means financial hardship assistance sought by a financial hardship customer for a period of no more than 3 billing cycles to help with a financial difficulty.

3. Financial hardship assistance

3.1. Application for financial hardship assistance

All customers have a right to apply for financial hardship assistance. The application is free of charge.

To apply for financial hardship assistance, customers can:

- call 03 9619 8088, Monday to Friday between 9am and 5pm AEST;
- send an email to telco.billing@victrack.com.au at any time; or

- contact any VicTrack representative the customer has previously dealt with in relation to the consumer contract.

There is no prescribed form for applying for financial hardship assistance. When applying, a customer should provide details of the financial hardship and which option for assistance may be best for them, out of the options described below.

If a customer has any accessibility needs, VicTrack will provide any necessary support to meet those needs during the preparation and management of an application for financial hardship assistance.

3.2. Options for assistance

If a customer is facing financial hardship, the options for assistance that VicTrack has available include the following:

- temporarily postponing, extending or deferring the time for paying a bill;
- discounting a bill charge;
- applying a credit to the customer's account;
- waiving a debt;
- payment plans which are tailored to meet a customer's ability to pay;
- adjusting internal threshold limits so that the customer is not disconnected;
- any other tailored support depending on the circumstances and financial hardship being experienced by the customer.

When tailoring an option for assistance, VicTrack will account for the customer's individual circumstances and capacity to pay.

3.3. Information VicTrack may request

After receiving an application for financial hardship assistance, VicTrack may request some further information to work out which option for assistance is most suitable. If any long term assistance is necessary for example, VicTrack may request some supporting documentation.

Any information or supporting documents requested will be strictly necessary for VicTrack to conduct its assessment of eligibility. All information provided to VicTrack will be treated confidentially.

In the case of an application for short term assistance or where the customer is a victim survivor of domestic or family violence, VicTrack will not request any further evidence.

3.4. Management and assessment of applications

3.4.1. Timely response

Within two business days of receiving an application for financial hardship assistance, VicTrack will provide the customer with an estimate of how long it will take to assess the application and if applicable, request any further information required to assess the application.

VicTrack will complete the assessment as soon as practicable, but in any event, within 5 business days of receiving a complete application including any additional information

requested by VicTrack. The customer will be informed of the outcome within 2 business days of completing the assessment.

3.4.2. Assessment Criteria

A customer will be eligible for financial hardship assistance from VicTrack if:

- the customer's situation meets the definition of financial hardship, as described in the definitions at paragraph 2 of this policy; and
- the customer wishes to access one of the options for assistance made available by VicTrack.

VicTrack will consider each case individually.

3.4.3. Communication of outcome

If an application is approved, VicTrack will communicate the assistance arrangement to the customer. VicTrack will always provide written confirmation.

If the application is denied, VicTrack will explain the reasons clearly. VicTrack may also offer alternative options for assistance or guidance on next steps.

3.4.4. Ongoing Support

Customers can contact VicTrack at any time for an update on the progress of their application and VicTrack will respond within 1 business day.

3.5. Proactive review of invoices

VicTrack reviews its invoices monthly. If VicTrack becomes aware of a customer with:

- two or more consecutive overdue invoices;
- arrears of more than \$200; or
- three overdue invoices in the previous 6 month period,

VicTrack will contact the customer to:

- make them aware; and
- take steps to communicate and advise options available for financial hardship assistance.

Alternatively, a customer can contact VicTrack to discuss any difficulties they may be experiencing regarding inability to pay for a service.

3.6. Financial counselling services

If customers need help with financial support, the National Debt Helpline has financial counsellors available free of charge, which can be accessed online at www.ndh.org.au or by calling 1800 007 007 during weekdays from 9.30am to 4.30pm.

Other community organisations also have free financial support available, such as:

- the Salvation Army's Moneycare, contactable on 1800 722 363
- St Vincent De Paul's financial advice program, contactable on 13 18 12

4. Complaints and reviews

4.1. Internal review

If a customer has a complaint in relation to VicTrack's application process or the outcome of any application for financial hardship assistance, they can contact VicTrack and ask for an internal review. An internal review will promptly be conducted a senior manager of VicTrack. VicTrack will notify the customer in writing of the outcome of the internal review within 10 business days.

4.2. External Review

Whether or not an internal review has been completed, a customer may at any time make a complaint to the Telecommunications Industry Ombudsman (**TIO**) in relation to VicTrack's application process or the outcome of any application for financial hardship assistance.

A complaint can be made to the TIO by:

- calling the TIO on 1800 062 058
- filling out an online application form [here](#)
- emailing a completed complaints form to tio@tio.com.au
- faxing a completed complaints form to 1800 630 614
- posting a completed complaints form to PO Box 276, Collins Street West, VIC 8007

Making a complaint to the TIO will not prevent a customer from agreeing to an arrangement for financial hardship assistance with VicTrack.