SKY5G VANUATU

Financial Hardship Policy

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Financial hardship and payment assistance policy

Wi-Sky Queensland Pty Ltd | Sky5G and Sky5G Rural

Version 2.0 | Prepared 30 October 2026

How we can help

If you are having trouble paying your bill, please talk to us. Wi-Sky Queensland Pty Ltd supplies Sky5G and Sky5G Rural internet connections. Our priority is to keep you connected and work with you on a sustainable solution. Disconnection is a last resort. You have a right to apply for short-term or long-term financial hardship assistance. Applying, being assessed and using an assistance arrangement are free.

Financial hardship can arise from illness, unemployment, low or reduced income, domestic or family violence, a death in the family, changed personal circumstances, natural disaster or other reasonable causes. You may be unable to meet your obligations now but consider you could do so with an agreed assistance arrangement.

Contact us and apply

Phone: 1300 413 798 and ask for payment assistance.
Email: support@sky5g.com.au.
Online: use the enquiry form at https://au.sky5g.global/financial-hardship-application or any other customer contact channel we ordinarily offer.
Post: Wi-Sky Queensland Pty Ltd, PO Box 21, Richmond QLD 4822.
Office address: 632 Olga Downs Road, Richmond QLD 4822.

Published telephone hours are Monday to Friday, 9 am to 5 pm Australian Eastern Standard Time (AEST, UTC+10), closed on public holidays. Email and online messages can be submitted at any time. We can help you apply, give you a copy of this policy and arrange a suitable way to communicate.

Tell us your name, account or service details if available, what assistance you need and a safe contact method. You may nominate an authorised representative or advocate. Ask for an application reference and use it when calling or emailing for an update.

Who can receive assistance

You are eligible if your situation meets the definition of financial hardship and you wish to access our assistance options. This policy covers eligible residential, small business and not-for-profit customers, including former customers who still owe us money. We assess your circumstances individually. A short payment extension or bankruptcy does not automatically exclude you from applying.

Assessing your application

We discuss your needs and ability to pay, explain the expected assessment time and work with you to find realistic assistance. We assess a complete application as soon as practicable, within 5 business days, and tell you the outcome as soon as possible, within 2 business days after assessment. We tell you immediately if it becomes clear that you are not eligible.

Short-term assistance covers no more than 3 billing cycles; longer assistance covers more than 3. A business day excludes weekends and gazetted public holidays where our principal place of business is located.

Information we may request

You do not need to provide evidence of hardship for short-term assistance or where you are, or may be, a victim survivor of domestic or family violence. For longer assistance, we may request strictly necessary evidence only if the amount to repay exceeds $1,000, you have been a customer for less than 2 months, or there is a reasonable concern about fraud. We will not request irrelevant or unreasonably burdensome material.

Where permitted, useful information may include a statement of your financial position, income or expense information, or a statement from a support person. We explain what is needed, why, how it will be used and how you can present it for authorised staff to sight. We give you reasonable time and explain if missing information may prevent assessment.

We provide a contact person or general contact point, email and electronic submission options, a physical address and any suitable accessible method. Contact 1300 413 798 or support@sky5g.com.au to arrange this. Our physical address for presenting documents is 632 Olga Downs Road, Richmond QLD 4822.

Assistance options

We discuss options suited to your circumstances and ability to pay. The assistance offered under this policy includes:

Postponing, extending or deferring a bill due date.

A payment plan tailored to what you can afford.

Discounting current or future bill charges.

Applying an account credit or waiving an amount owed, according to your circumstances.

Spend controls to help limit new charges.

Moving to a more suitable product or removing non-essential features at no cost.

We can also discuss payment matching, agreed service restrictions or threshold adjustments, where supported. [CONFIRM the approved assistance catalogue and delegations.] We explain any effect on your service before an option is agreed.

Agreeing on an arrangement

We work with you to set affordable payments, account for future service costs and reduce any debt at a reasonable rate. We consider changes to your plan or spending where needed so the arrangement does not worsen your financial position.

Your arrangement starts when you agree to it. We confirm the terms in writing within 2 business days, including payments, duration, service changes, rights and obligations, review options and any circumstances in which credit management action may be taken.

Your responsibilities

Give us enough information to discuss a reasonable arrangement. Follow the payments and any service limits you agree to. Tell us if the arrangement is no longer affordable or if you need help understanding it. You do not have to admit liability for a disputed amount to raise a complaint or seek assistance.

Tell us about changes to your circumstances within 14 days of the change. Contact us as soon as you can if a payment may be missed so we can review the arrangement with you.

Our responsibilities

We explain your options and the terms you agree to, check that the arrangement is realistic, and confirm the person responsible for the account. We consider fee waivers and suitable service changes. We monitor arrangements and discuss concerns with you rather than changing an arrangement you are meeting without explanation.

We review an arrangement within 5 business days after you tell us your hardship situation has changed. If an agreed term is not met, we contact you promptly to discuss it and offer a review.

Keeping you connected

We do not take credit management action while assistance options are being discussed, an application is being considered or an arrangement is in place, subject to the limited exceptions permitted by law. If an arrangement is not being met, we first follow the required review and contact steps. Any permitted restriction, suspension or disconnection follows the required written notice process; suspension and disconnection are last resorts.

We do not sell a debt while the relevant hardship protections apply or an arrangement is being reviewed. Please tell us immediately if an action or loss of connection could affect your safety, health or ability to seek help.

Review and complaints

If you disagree with an assessment or offer, ask our complaints team for a review on 1300 413 798 or support@sky5g.com.au. You may also use our website enquiry form or write to the postal address above. Ask us for our Complaints Handling Process.

A complaint about an issue contributing to or worsening hardship is urgent where you have applied for or entered an assistance arrangement. We handle it under our urgent complaints process. Making a complaint does not stop you agreeing to financial hardship assistance.

If you remain unhappy after giving us a chance to help, the Telecommunications Industry Ombudsman offers

free, independent dispute resolution for eligible customers. Phone 1800 062 058 or use https://www.tio.com.au/make-a-complaint . You do not have to complete every internal review stage before contacting the TIO.

Free financial counselling

The National Debt Helpline provides free, independent financial counselling. Call 1800 007 007 on weekdays, 9.30 am to 4.30 pm, or visit https://ndh.org.au/ to find a counsellor and current contact options. You do not need to see a financial counsellor before applying to us for assistance.

Privacy and safe contact

We handle hardship information confidentially and use it to assess and manage your assistance in accordance with privacy obligations. We restrict access to authorised personnel. Evidence requested specifically to assess eligibility is securely disposed of after assessment; arrangement records are managed under the applicable retention requirements. Tell us if a call, message, shared account or disclosure could place you at risk.

Accessibility and language assistance

For the National Relay Service, call TTY 133 677 or Voice Relay 1300 555 727, or use https://nrschat.nrscall.gov.au/ . Ask to connect to Wi-Sky Queensland on 1300 413 798. For an interpreter, call TIS National on 131 450 and ask to speak to us. We can help you apply in a suitable format or through a representative.

Policy owner: CEO. Approval and effective date: 29 October 2026. Next review: October 2027.