SKY5G VANUATU

Financial Hardship Policy Summary

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Sky5G Australia Financial Hardship Policy Summary

Read the full policy: Financial Hardship Policy (/legal/hardship) · **Ask for help now:** Apply for hardship help (/financial-hardship-application)

This is a summary of the financial hardship and payment assistance policy of Wi-Sky Queensland Pty Ltd, which supplies Sky5G and Sky5G Rural. The full policy is at the link above.

We can help

If you are having trouble paying your bill, please talk to us. Our priority is to keep you connected and work with you on a sustainable solution. Disconnection is a last resort. 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. Assistance can be short-term (no more than 3 billing cycles) or longer-term. It is available to eligible residential, small business and not-for-profit customers, including former customers who still owe us money.

Help we can offer

We discuss options suited to your circumstances and ability to pay, including:

- 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; and
- moving to a more suitable product or removing non-essential features at no cost.

How to ask

- **Phone:** 1300 413 798, Monday to Friday, 9 am to 5 pm AEST, closed on public holidays. Ask for payment assistance.
- **Email:** support@sky5g.com.au

- **Online:** the application form (/financial-hardship-application) or any other way you usually contact us.
- **Post:** Wi-Sky Queensland Pty Ltd, PO Box 21, Richmond QLD 4822.

You can nominate an authorised representative or advocate, such as a financial counsellor, to deal with us for you.

National Relay Service: call TTY 133 677 or Voice Relay 1300 555 727, or use https://nrschat.nrscall.gov.au/ , and ask to connect to 1300 413 798. **Interpreter:** call TIS National on 131 450.

What happens next

- **Assessment:** we assess a complete application as soon as practicable, within **5 business days**, and tell you the outcome within **2 business days** after assessment.
- **Your arrangement:** it starts when you agree to it, and we confirm the terms in writing within **2 business days**.
- **Evidence:** you do not need to provide evidence for short-term assistance, or if you are or may be a victim survivor of domestic or family violence. For longer assistance we may ask for strictly necessary evidence only if the amount to repay is more than $1,000, you have been a customer for less than 2 months, or there is a reasonable concern about fraud.
- **Staying connected:** we do not take credit management action while options are being discussed, an application is being considered or an arrangement is in place, subject to the limited exceptions permitted by law.
- **Changes:** tell us within 14 days if your circumstances change, and as soon as you can if a payment may be missed. We review an arrangement within **5 business days** after you tell us your situation has changed.

Free, independent help

- **National Debt Helpline:** free, independent financial counselling on **1800 007 007**, weekdays 9.30 am to 4.30 pm, or ndh.org.au. You do not need to see a counsellor before applying to us.
- **Mob Strong Debt Help:** for Aboriginal and Torres Strait Islander people, on **1800 808 488**.

If you are not happy with our decision

Ask our complaints team for a review on 1300 413 798 or at support@sky5g.com.au, or use our Complaints Handling Process (/legal/complaints). Complaints about an issue contributing to or worsening hardship are treated as urgent where you have applied for or entered an assistance arrangement.

The **Telecommunications Industry Ombudsman (TIO)** offers free, independent dispute resolution for eligible customers: **1800 062 058** or https://www.tio.com.au/make-a-complaint . You do not have to complete every internal review stage before contacting the TIO.