Deceased Customer Account Policy

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Sky5G Australia Deceased Customer Account Policy

Losing someone is hard enough without having to argue with a phone company. This policy sets out how **Wi-Sky Queensland Pty Ltd (ABN 91 613 554 546), trading as Sky5G Australia**, handles a customer's account when that customer has died: who can tell us, how we accept that notification, what we do straight away, and how we continue, transfer or close the account on the instructions of the person entitled to give them. Above all it commits us to handling every such request **in a timely and sensitive way**.

1. Our commitment

When we are told that a customer has died we will:

- treat the person who contacts us with patience, courtesy and respect, and never ask them to justify their grief;
- give them **one point of contact** (a named team member and a reference number) so they do not have to repeat the story to different people;
- stop anything that would add to the family's distress — marketing, payment reminders, debt collection and service suspensions for non-payment — as soon as we are notified, before any paperwork;
- explain the options in plain language, in writing if asked, and give the family time to decide;
- act on the estate representative's instructions within the timeframes in section 7, and tell them if anything is going to take longer and why;
- never charge a fee for any part of this process; and
- make sure the staff who handle these requests are trained to do so (see section 10).

2. Legal basis

This policy gives effect to the deceased-customer requirements of the **Telecommunications Consumer Protections Code C628:2025** (section 4.5, which introduces the *Authorised Estate Representative*) and the ACMA's consumer-safeguard rules, including the *Telecommunications Service Provider (Customer Identity Authentication) Determination 2022*, which governs how we check who we are dealing with before we change an account. Where this policy says more than the Code requires, we do it because it is the right way to treat a grieving family.

3. Words we use

- **Account holder** — the customer in whose name the Sky5G account is held.
- **Notification** — being told, by any of the people listed in section 4, that the account holder has died.
- **Authorised Estate Representative (AER)** — the person entitled to give us instructions about the deceased's account: the executor named in the will, the administrator appointed by a court, or — where there is no grant yet — the next of kin or other person who satisfies us they are responsible for the deceased's affairs (section 5.3). An AER may appoint a solicitor or another person to deal with us on their behalf.
- **Interim measures** — the protective steps we take on notification alone (section 5.2).
- **Household service** — a fixed wireless or other service used by people who lived with the deceased.

4. Who may notify us, and how

Anyone with a genuine connection to the account holder may tell us they have died. We most often hear from:

- the executor or administrator of the estate, or their solicitor;
- a spouse, partner, parent, child or other next of kin;
- an authorised representative already recorded on the account;
- a funeral director, a hospital or aged-care provider, or a public trustee;
- a friend, carer or neighbour who has the deceased's phone, SIM or modem; or
- a government agency.

You can notify us:

- **by phone** on 1300 413 798 (Monday to Friday, 9am to 5pm AEST, closed on public holidays) — ask for the bereavement team;
- **by email** to support@sky5g.com.au with "Deceased customer" in the subject line;
- **in person** at any Sky5G store or agent; or
- **online**, through the "Tell us someone has died" form in My Account or on our website [link].

You do not need the account number, PIN or password to notify us. A name and a phone number, email address or service address is enough for us to find the account.

5. How we accept a notification

5.1 What we record

We record who told us, when, how, their relationship to the deceased and their contact details, and we give them a reference number. The notification and everything that follows is logged on the account so that any team member can see the history and the family does not have to repeat it.

5.2 What happens straight away (interim measures)

On notification alone — before we have seen any document — we will within one business day:

- flag the account as **"bereavement — handle with care"**, which stops marketing, payment reminders, late-payment fees, debt-collection activity and suspension or disconnection for non-payment;
- keep every service running as it is, so that nobody loses a phone number, internet connection or emergency contact unexpectedly — in particular we will **not disconnect a household service** that other people in the home rely on;

- stop any pending plan change, upgrade, hardware order or contract that the deceased had started, unless the family asks us to continue it;
- note the preferred contact person and how they would like to be contacted; and
- if the deceased had an authorised representative or advocate recorded, confirm whether that person is still acting.

If the person notifying us does not want to take on the estate's affairs, that is fine: we will keep the account protected and wait for the AER to contact us.

5.3 Confirming the death and the representative

To continue, transfer or close the account we need two things: reasonable evidence of the death, and confidence that we are dealing with the right person.

Evidence of death. Any one of a death certificate (or interim certificate), a funeral notice or order of service, a letter from a solicitor, public trustee, hospital, aged-care provider or coroner, or a grant of probate or letters of administration from the Supreme Court. We accept a photo or scan; we do not need originals. If the person cannot provide any of these yet, we keep the interim measures in place until they can.

Authority to act. We accept as the Authorised Estate Representative:

- the executor named in the will (a copy of the will, or the grant of probate);
- an administrator appointed by a court (the letters of administration);
- where no grant has been made yet, the next of kin — a spouse or partner, adult child, parent or sibling — on a simple statutory declaration or signed statement that they are responsible for the deceased's affairs and that no one else has been appointed; or
- a solicitor or public trustee writing on the estate's behalf.

We verify the identity of the AER in the same way we would verify a new customer (photo identity and a contact method we can confirm), because from that point they can change and close services. We record them on the account as an **authorised representative with the relationship "legal representative / estate"**, so that every staff member can see who is entitled to instruct us and what they have asked for. We record anyone else helping the family (a friend, an interpreter, a support worker) as an advocate who may discuss the account but not change it.

5.4 If people disagree

If more than one person claims to be entitled to deal with the account, we will not take sides. We keep the account protected and unchanged, pause billing, and act once the family resolves the question or a court appoints someone. We will tell each person that this is what we are doing.

6. What the estate representative can ask us to do

Once we have confirmed the death and the AER, the AER chooses how the account is dealt with. The options, which can be combined across the deceased's services, are:

6.1 Continue the service for a time

The AER may ask us to keep a service running — for example to keep the deceased's mobile number active while the family deals with banks and government, or to keep the household internet connected. We will keep the service on the same plan at the same price, bill the estate (or a family member who agrees to pay), and review the arrangement with the AER after [three] months. No new contract term is created.

6.2 Transfer the service

The AER may ask us to transfer a service to a family member, the estate or another person. We will:

- keep the phone number, the plan and any hardware in place, or move to a plan that suits the new holder better;
- open the new account in the new holder's name on their instruction and with their consent, carrying out the identity checks the law requires but **waiving credit checks wherever we lawfully can** and never applying a new connection fee;
- transfer the service on a date the family chooses, so that there is no gap; and
- settle the deceased's account to the date of transfer (section 6.4).

A transfer does not require the new holder to pay any debt of the deceased; that remains a matter for the estate.

6.3 Close the service

The AER may ask us to close one or more services. We will:

- disconnect on the date the AER asks for, not before;
- explain what happens to the phone number (it is held unused for [six] months before it can be reissued, and can be ported to another provider in that time if the family wishes);
- arrange the return of any Sky5G-owned hardware at our cost, or tell the family they may keep or recycle it; and
- settle the account (section 6.4).

6.4 The final account

Whenever an account is closed or transferred we will:

- bill only to the date of death (or the earlier date the AER chooses), pro-rata for any partly used period;
- **waive any early-termination fee, break fee or remaining hardware instalments** that would otherwise fall due because the contract ended early;
- refund any credit, prepayment or unused prepaid balance to the estate, by the method the AER nominates;
- issue the final account to the AER within the time in section 7, with a clear explanation of each item; and
- if money is owed to us, invoice the estate (not any individual) and allow at least 60 days for payment without reminders, fees or collection activity, and discuss hardship arrangements if the estate cannot pay.

6.5 Data, devices and online accounts

We cannot unlock a deceased person's handset or hand over the contents of their messages or emails; those are matters for the device maker and the law. We can tell the AER which services and numbers were on the account, provide copies of bills, and confirm the account's status to third parties (such as a bank or a government agency) when the AER asks us to. Call and data records are telecommunications data that we may only release where the law allows; we will explain what is possible when asked.

7. Timeframes

We will:

Step	Our commitment

Acknowledge a notification, apply interim measures and give a reference number	within 1 business day
Confirm what we need from the AER, and confirm their authority once received	within 2 business days of receiving the documents
Act on the AER's instructions to continue, transfer or close	within 5 business days of confirmed authority (or on the date the AER asks for)
Issue the final account or refund	within 30 days of closure or transfer
Respond to any question or complaint about the process	within 2 business days

If we cannot meet a timeframe we will say so, explain why and give a new date.

8. Fees and charges

We do not charge any fee for notifying us, for the time we spend on the estate's affairs, for transfers, for the return of hardware or for copies of bills. From the moment we are notified we charge no late-payment fees and take no collection action, and we reverse any such fees charged after the date of death.

9. Privacy

A deceased person's information is still confidential. We will discuss the account only with the AER, people the AER authorises, and — before an AER is confirmed — only to the extent needed to protect the account and arrange the interim measures. We will not disclose call records, messages or location information except as the law requires or permits. We keep the records of the notification, the documents we were given and the instructions we acted on for [seven] years so that we can show what was done and why. Our Privacy Policy explains how we handle personal information generally.

10. How our staff handle these requests

Deceased-customer requests are handled by a small, trained **bereavement team**; front-line staff who first take the call know to apply the interim measures, take the person's details and hand over, not to ask for documents on the spot. Every staff member who may handle such a request completes the **"Deceased Customers, Authorised Representatives and Advocates"** training module in our staff training program when they start and every year after, and the module is updated whenever this policy changes. We review every deceased-customer case for sensitivity and timeliness as part of our quarterly compliance review.

11. If something goes wrong

If you are unhappy with how we have handled a deceased customer's account, tell the team member you have been dealing with or make a complaint under our Complaints Handling Process — we treat these complaints as urgent. If we cannot resolve it with you, you can contact the Telecommunications Industry Ombudsman (TIO) on 1800 062 058 or at tio.com.au.

12. Review

We review this policy at least every 12 months, and whenever the law or our processes change. The owner of this policy is recorded in our legal document register, which also tracks the annual review.

13. Contacts

Who	How
Bereavement team	1300 413 798 (Monday to Friday, 9am to 5pm AEST, closed on public holidays) Â· support@sky5g.com.au
Policy owner	[name, role, email]
Complaints	Complaints Handling Process (see our website)
External dispute resolution	the Telecommunications Industry Ombudsman (TIO) on 1800 062 058 or at tio.com.au