Payment Assistance Policy

Our commitment to you

If you're finding it hard to pay your Peak Connect bill, we will work with you to keep you connected. This policy explains how to ask for help, what help is available and how we make decisions.

The goal of this policy is to prioritise keeping customers who are experiencing financial hardship connected to their telecommunications services. We will only use restriction, suspension or disconnection as a measure of last resort.

This policy is made under the Telecommunications (Financial Hardship) Industry Standard 2024. It applies to residential, small business and not-for-profit customers. Our staff who deal with customers are trained on this policy.

Financial hardship means you are unable to pay some or all of your bills because of illness, unemployment, a change in your circumstances, domestic or family violence, or another reasonable cause, whether temporary or ongoing.

We do not charge any fee for assessing an application or for setting up or managing an assistance arrangement.

Your right to apply

You have the right to apply for financial hardship assistance at any time, including before a bill is overdue. You can apply for yourself, or someone you authorise (such as a financial counsellor, family member or advocate) can apply on your behalf.

If we notice signs that you may be in financial hardship, such as repeated late payments or a large unexpected bill, we will contact you to let you know about this policy and the help available.

How to apply

You can apply in whichever way suits you:

- Phone: 1300 761 492, Monday to Friday, 8.30am to 5.00pm
- Email: support@peakconnect.com.au
- Online: request a callback at peakconnect.com.au/contact and choose Billing as the enquiry type
- Post or in person: Peak Connect, Unit 3 / 45 Upfold Street, Bathurst NSW 2795

Tell us briefly what has happened, which accounts or services are affected and what you think you can afford to pay. You don't need to fill in a long form. If you call, we can take your application over the phone.

Supporting information

You do not need to provide any evidence if you are asking for short-term assistance, or if you are a victim-survivor of domestic or family violence.

For longer-term assistance, we may ask for a small amount of information to help us understand your situation. We will only ask for what is reasonable and necessary. Examples include:

- a short statement of your income and expenses
- a letter from a financial counsellor, community worker, doctor or support service
- confirmation that you receive a Centrelink payment

If you can’t easily get documents, tell us. We will work with you on other ways to support your application, and we will not delay help unreasonably while we wait.

How we assess your application

We will assess your application within 5 business days of receiving it and tell you the outcome within 2 business days of our decision.

1 We look at your circumstances, including any domestic or family violence, and what you can realistically afford to pay.
2 We discuss the assistance options with you and agree on the one that suits you best.
3 We confirm the arrangement in writing (letter or email), including what you need to do, how long it lasts and who to contact.
4 If we decide you are not eligible, we will explain why in writing and tell you how to ask for a review or make a complaint.

If your circumstances change during an arrangement, for better or worse, please let us know. We will review the arrangement with you. If you miss a payment, we will contact you to discuss it before taking any other action.

Assistance we can offer

We will always offer you more time to pay and a payment plan you can afford. Depending on your circumstances, other options are also available.

Option	What it means
More time to pay	We postpone, extend or defer the due date of your bill.
Payment plan	You pay what you owe in instalments set at an amount you can afford.
Discount on charges	We reduce some charges on your bill.
Waiving fees or debt	We waive late payment fees, cancellation fees or part or all of the debt.
Spend controls	We help you manage your spending, such as usage alerts or limiting premium or international calls, if you choose.
Lower-cost plan	We move you to a cheaper plan or a prepaid service, without a fee for changing.
Account credit	We apply a credit to your account.
Free payment method	We give you a free payment method that isn’t automatic, such as BPAY, by phone or in person.

We will tailor the help to your situation. You can choose more than one option.

Collections and disconnection while you’re getting help

While we assess your application, and while you keep to an agreed arrangement, we will not take collection action on the amount covered. This means we will not:

- refer the debt to a debt collection agency or sell it
- list a default with a credit reporting body
- restrict, suspend or disconnect your services for non-payment

We will not charge late payment fees on amounts covered by an arrangement.

If we ever need to restrict, suspend or disconnect a service, it will be a last resort. We will first contact you, discuss options and give you written notice of at least 10 business days, including our TIO details and the

information we are required to give you about the consequences of non-payment.

Help in your language and accessibility

Our application process is open to everyone, including people with disability and people who speak a language other than English.

- **Interpreter:** call the Translating and Interpreting Service (TIS National) on 131 450 and ask them to call Peak Connect on 1300 761 492. This is free.
- **Hearing or speech impairment:** contact us through the National Relay Service. Choose your preferred access option and give our number, 1300 761 492.
- **Other languages:** if English isn't your first language, we can explain this policy and your options to you through a free interpreter, using the TIS National service above.
- **Other formats:** ask us for this policy in large print or another format.

Free financial counselling

Financial counsellors offer free, independent and confidential help with debts and bills, and can talk to us on your behalf.

- **National Debt Helpline:** call 1800 007 007, Monday to Friday, 9.30am to 4.30pm, or use the live chat at ndh.org.au. Your call is put through to a financial counselling service in your state or territory.
- **Mob Strong Debt Helpline** (for Aboriginal and Torres Strait Islander people): 1800 808 488.

Reviews, complaints and the Telecommunications Industry Ombudsman

If you disagree with a decision about your application, you can ask us to review it or make a complaint by phone, email, online or post using the details above.

- We will acknowledge your complaint within 2 business days.
- We aim to resolve it at first contact, and otherwise within 15 business days.
- We handle complaints under the Telecommunications (Consumer Complaints Handling) Industry Standard 2018.

If you're not satisfied with how we resolve your complaint, you can contact the Telecommunications Industry Ombudsman (TIO), a free and independent dispute resolution service:

- Phone: 1800 062 058
- Online: www.tio.com.au

Making a complaint to us or to the TIO, or asking for a review, does not stop you from agreeing to a financial hardship arrangement with us in the meantime.

About this policy

We review this policy at least once a year and whenever the rules change. This version takes effect on 9 November 2026 and replaces our previous Financial Hardship Policy.