

Notice of arrangement for financial hardship assistance (s 20)

[on Centra Networks Pty Ltd (ACN 107 228 937) letterhead]

[date]

[insert customer account number]

Dear [insert customer name],

We refer to the arrangement for financial hardship assistance that you and Centra Networks Pty Ltd have agreed to.

Details of arrangement:

Arrangement: [insert arrangement - e.g details of payment plan, extension/deferring the due date of a bill etc]

Period: [insert duration of arrangement]

Your rights and obligations under the arrangement:

You have the right to remain connected to our telecommunications services provided to you, in accordance with the arrangement and otherwise in accordance with our terms of service. We will not charge you for the financial assistance provided to you, including any administrative costs associated with the arrangement. You have the right to seek a review of the arrangement if your financial hardship situation changes, including to access another option for assistance. We will also not take any credit management action against you, or sell any debts owed to us by you during the duration of the arrangement, except as set out below.

You must comply with the terms of our arrangement. If your situation changes during the duration of the arrangement, you must notify us within 14 days of the change.

If you do not comply with the terms of our arrangement, we will contact you to discuss the matter and review the arrangement prior to taking any credit management action against you.

We will not take any credit management action while a financial hardship arrangement is in place unless:

- (a) you fail to meet your obligations under the arrangement;
- (b) we have taken steps to review the arrangement; and
- (c) either:

- (i) we have taken reasonable steps to contact you, or you have contacted us, to discuss options for payment before taking credit management action; or
- (ii) we have a genuine reason to believe that you are unable or unwilling to pay your debts, to prevent a further increase in the debt owed by you to us; or
- (iii) you agree that the financial hardship arrangement is unable to be completed; or
- (iv) we have been unable to contact you, despite taking reasonable steps to do so.

To discuss this communication, please contact us at 1300 136 410 (from 9:00am to 5:00pm Australian Eastern Standard Time on business days).

Kind regards,

Centra Networks Pty Ltd