

Identifying and communicating with financial hardship customers (ss 14-15)

[on Centra Networks Pty Ltd (ACN 107228937) letterhead]

[date]

[insert customer account number]

Dear [customer name]

Centra Networks Pty Ltd is committed to helping our customers remain connected to their telecommunications services.

We have become aware that you may be experiencing financial hardship. Please note that you may be eligible for receiving financial hardship assistance, which may be short term or long term assistance, in accordance with our Payment Assistance Policy at [URL]. Please contact us if you would like us to provide you with a copy of our Payment Assistance Policy in a form that is suitable to you.

If you meet our eligibility criteria for financial hardship arrangements, we will work with you to agree on a financial hardship arrangement that allows you to pay your bills for the telecommunications services in a way that you and we both consider to be suitable. We will offer temporarily postponing, extending or deferring the time for paying a bill and payment plans which are tailored to meet your ability to pay. Some other options that we may consider implementing under a financial hardship arrangement to keep you connected to our services include:

- discounting a bill charge;
- applying a credit to your account;
- waiving a debt;
- matching payments made you or give you credit in exchange for payments made by you;
- controls on how you can incur charges with us, including spend controls via any spend management tools that we make available to you. Our spend management tools can assist you in making timely actions to limit and/or manage your expenditure or usage allowance for the relevant services;
- restricting or temporarily suspending your services or limiting your usage of all or specific services;
- removing non-essential features of a service/product at no cost;
- transferring you to a different service that better suits your circumstances;

- adjusting internal threshold limits so that you are not disconnected; or
- offering a free non-automatic payment method.

Our processes and timeframes for applying for, and accessing financial hardship assistance are as follows:

#	Step	Timeframe
1	Apply for financial hardship assessment	You can apply for a financial hardship assessment by us at any time.
2	Financial hardship assessment	We will assess your financial hardship application within 5 business days of receiving a complete application (including all relevant information and documents) and notify you of our decision within 2 business days.
3	Financial hardship arrangements	We will work with you to come to an arrangement and within 2 business days of agreeing with you on a financial hardship arrangement, we will notify you of the arrangement and the arrangement will become effective.

If you would like to apply for financial hardship assistance with your telecommunications services or in respect of any money owing to us, please complete the Application Form attached to our Payment Assistance Policy and submit any accompanying documents (if any) via:

- our online application portal at <https://www.centra.com.au/>;
 - email to **[Email Address]**;
 - post to Suite 1 / 200 Barry Pde FORTITUDE VALLEY QLD 4006; or
- please:**
- call us at 1300 136 410 (from 9:00am to 5:00pm Australian Eastern Standard Time on business days)

to discuss other suitable ways to apply.

If you are experiencing financial hardship, we encourage you to get in touch with us. If you need an interpreter, you can contact us by telephone using the [Translating and Interpreting Service](#) by calling 131 450. If you have a hearing or speech impairment, please call us through the [National Relay Service](#). For any financial hardship matters or enquiries concerning this Payment Assistance Policy, you can contact our Financial Hardship Team who are trained in applying and processing this Payment Assistance

Policy and will treat you with courtesy and respect. Our Financial Hardship Team are authorised to deal with financial hardship matters and to discuss options with you. They can be contacted as follows:

- via telephone on 1300 136 410 (from 9:00am to 5:00pm Australian Eastern Standard Time on business days); or
- via email to [[Email Address](#)]

If you have specific accessibility needs (including a disability or if you are from a culturally or linguistically diverse background, or you are a victim survivor of domestic or family violence or you have other special needs), we can assist you with your application.

Please refer to our Payment Assistance Policy and Application Form at [[URL](#)] for more information and/or if you wish to apply for financial hardship assistance.

Kind regards,

Centra Networks Pty Ltd