

Telecommunications hardship principles for COVID-19

Financial Hardship principles from agreement in place from 17 April 2020 to 30 June 2020

These principles apply to all Customers who sought hardship assistance prior to 30 June 2020 – noting that most apply at all times to all Customers receiving Financial Hardship assistance per Chapter 7 of the Telecommunications Consumer Protections Code.

To assist with financial hardship as a result of the COVID-19 crisis and with continued connectivity, telecommunication providers have committed to the following key principles:

1. Provide all consumers and small business customers¹ in financial hardship, including small businesses eligible for the JobKeeper payment², who contact their service provider for assistance, a payment plan or hardship agreement.
 - a. Be prepared to waive late fees, interest charges and charges for collection of overdue amounts for consumers and small business customers who are on a payment plan or hardship agreement.
 - b. Be prepared to modify existing financial hardship plans if a customer's changed circumstances make this necessary.
2. Not disconnect consumers or small business customers, including small businesses eligible for the JobKeeper payment, who are in financial hardship and have entered a payment plan or hardship agreement, without their agreement³.
3. Defer referrals of consumers or small business customers, including small businesses eligible for the JobKeeper payment, who have entered and are complying with an active payment plan or hardship agreement to debt collection agencies for recovery actions or credit default listing consistent with that plan.
4. Provide appropriate hibernation options, which could include waiving disconnection, reconnection or contract break fees, for small business customers, including small businesses eligible for the JobKeeper payment, that have suspended operations, along with support as they recommence their business activity.

Note: Telecommunications providers which are small business entities and are eligible for the JobKeeper payment are not covered by the above key principles. The principles apply to existing consumers and small business customers, including small businesses eligible for the JobKeeper payment.

¹ As defined in the industry's Telecommunications Consumer Protections Code.

² A small business entity as defined by the ATO if you are an individual, partnership, company or trust that is carrying on a business and has an aggregated turnover of less than \$10 million.

³ The plan must be active and the customer must meet the terms of the plan. A service may be disconnected without agreement if the customer cannot be contacted.