

# Financial Hardship (Payment Assistance) Policy

My Net Pty Ltd (ACN: 617 410 581)

Last Updated: 20 August 2025

This Payment Assistance Policy was created in accordance with our obligations under the [Telecommunications \(Financial Hardship\) Industry Standard 2024](#) ("**Standard**"). In this policy, "**we**", "**our**" and "**us**" are all references to MyNet (ACN 617 410 581). This Payment Assistance Policy only applies to telecommunications goods and services that we supply to you, if you are a consumer of those goods or services for the purposes of the Standard. Please contact our Financial Hardship Team using the contact details set out below if you require a copy of this policy in a format that meets your disability or language needs. We will make available all updates and amendments to this Payment Assistance Policy at [URL]. We will provide a copy of this Payment Assistance Policy to you, free of charge, at your request.

## What is Financial Hardship?

The Standard defines financial hardship as a situation where:

- (a) A customer is unable to discharge their financial obligations owed under their consumer contract or otherwise discharge their financial obligations to a provider, due to circumstances, including:
  - i. Person or household illness
  - ii. Unemployment
  - iii. Low or insufficient income, including reduced access to income
  - iv. Being a victim or survivor of domestic or family violence
  - v. A death in the family
  - vi. A change in personal or family circumstances
  - vii. A natural disaster
  - viii. Unexpected events or unforeseen changes that have impacted the customer's income or expenditure; or
  - ix. Other reasonable causes and
  - x. The customer considers that they will be able to discharge those obligations if an agreed arrangement for financial hardship assistance relating to the supply of telecommunications products by the provider is implemented.

## Statement of Intention

We understand that payment for telecommunications services may be difficult to maintain during periods of financial hardship. Our goal is to prioritise customers facing financial hardship to ensure they remain connected to the telecommunications services that we provide to them. We will only disconnect customers experiencing financial hardship as a measure of last resort, and in all cases, in accordance with this Payment Assistance Policy and the Standard. Each application for financial hardship assistance is assessed by us on a case-by-case basis in accordance with this Payment Assistance Policy and we may provide temporary or long-term assistance, depending on the customer's circumstances.

**Contacting our Financial Hardship Team**

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 can be contacted as follows:

- Via telephone on (08) 8400 7100 (from 9:00am to 5:00pm Australian Eastern Standard Time on business days); or
- Via email to [help@mynet.au](mailto:help@mynet.au)

**Entering a Financial Hardship Assistance Arrangement with us**

The following steps are involved in any application for financial hardship arrangements by customers of our telecommunications services:

**Step 1: Apply for Financial Hardship Assessment**

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) and submit any accompanying documents (if any) via:

- Our website: <https://mynet.au/financial-hardship-payment-assistance-application-form/>
- Email to [help@mynet.au](mailto:help@mynet.au)
- Post to PO Box 626 STIRLING SA 5152

Or please:

- Call us at (08) 8400 7100 (from 9:00am to 5:00pm Australian Central Standard Time on business days) to discuss other suitable ways to apply.

Upon receipt of your completed form, or request for financial hardship assistance, we will assess your eligibility for financial assistance using the information provided to us.

**Step 2: Financial Hardship Assessment**

We may need to ask you questions about your situation, your financial circumstances and the telecommunication services that you require. When conducting an assessment, we may also ask you to provide certain information and documentation to us such as:

- Your most recent contact details
- Official written communication from a person or support group that is familiar with your circumstances
- Details of the telecommunications services that you are subscribed to, or wish to subscribe to
- Identification documents (such as a passport or drivers' license) and your most recent contact details
- Evidence that you have consulted a recognised Financial Counsellor
- Documents to substantiate reasons for financial hardship such as medical or rehabilitation documentation
- A statement of your financial position or income details including your employment status and documentation confirming the source of your income and the amount of income you receive.

We will only request information and documentation where it is necessary, and we are permitted to do so. We will not request documentation from you relevant to our assessment that is unduly onerous to you.

Information and documentation can be provided to us via:

- Email to [help@mynet.au](mailto:help@mynet.au)
- Post or physical delivery to PO Box 626 STIRLING SA 5152 or
- By contacting the Financial Hardship Team on (08) 8400 7100 if you have special needs and require another method of providing information or documentation.

Customers seeking short term assistance (a period of no more than 3 billing cycles) or victim survivors of domestic or family violence do not need to provide us with information or documentation to demonstrate you are experiencing financial hardship unless it appears that the arrangement will need to be for long term assistance (period of more than 3 billing cycles) and the amount to be repaid is more than \$1,000, or you have been a customer of ours for less than 2 months, or we believe on reasonable grounds that there is a possibility of fraud. We will only request information or documentation from you if it is strictly necessary to conduct our assessment, and we will only retain the information for the period required to complete assessment of your eligibility. If you do not wish to provide us with a copy of the information or documentation via one of the above listed ways, please contact our Financial Hardship Team to set up an audio-visual link, or an in-person meeting to present the information and documentation to us.

Please contact the Financial Hardship Team if you would like to discuss our request for information or documentation.

Any information provided to us during a financial hardship assessment is strictly confidential. We will, in undertaking the assessment, take into account your individual circumstances and their merits. We may use the information you provide, as well as other information available to us, in determining your eligibility for a financial hardship arrangement under this policy. If you do not provide us with any information that we reasonably request in accordance with our obligations for the purposes of considering your application, we may decide not to conduct the assessment. If the information provided by you is not sufficient to make an assessment, we will inform you of any additional information that is reasonably required by us to make the assessment. If you are unable to provide such information, we may refuse your application.

We do not charge for assessments, or for implementing any financial hardship arrangements.

We seek to assess your eligibility for assistance under this policy in a fair and timely manner. Assessments regarding eligibility for assistance under this policy will be made within 5 business days after receipt of your completed application (including any further requested information and documentation). We will notify you of the outcome of your application within 2 business days of completing the assessment of the application.

Please note that providing false, inaccurate or misleading information may result in the cancellation of your financial hardship assessment.

### **Step 3: Financial Hardship Arrangements**

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
- Applying controls on how you can incur charges with us, including spending 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.

We will ensure that any financial hardship arrangement agreed with you is sufficiently flexible to take into account your individual circumstances. If we agree to an arrangement that we will apply to your telecommunications services, we will confirm this in writing via letter or email to the email or postal address that you have provided to us. Arrangements will not commence unless you indicate your acceptance. We will notify you in writing within 2 business days of you and us coming to an agreement about an arrangement. The notification will set out the duration (or review date) of the arrangement, the amount and frequency of any payments and service restrictions, your rights and obligations in relation to the arrangement (including your obligation to promptly notify us if your circumstances change during the term of the arrangement, and your right to seek a review if your circumstances change during the term of the arrangement), and the circumstances in which credit management arrangements that will be undertaken (if required) during the period of the arrangement.

You and we must comply with any agreed arrangement, and we will review any arrangement if you notify us that your circumstances have changed.

**Credit Management Action**

We will not take any credit management action while a financial hardship arrangement under this policy is being discussed or has been applied for. We will also 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.

**Our commitment**

We will treat all applicants for financial hardship with respect. Our Financial Hardship Team are required to:

- Read this Payment Assistance Policy in full before commencing employment with us and review this Payment Assistance Policy upon any updates being implemented and during any training sessions
- Read the Standard in full before commencing employment with us and at least once per year; and
- Participate in all training about this Payment Assistance Policy that we direct.

**How to Review a Financial Hardship Assessment and How to Lodge a Complaint**

If you wish to seek a review of the outcome of your financial hardship assessment or if you are not satisfied with how you have been treated throughout the financial hardship assessment process, you can lodge a complaint through the process set out in our Complaints Handling Policy located on our website. Our Complaints Handling Policy explains how to lodge a complaint, how we identify urgent and ordinary complaints, our response timeframes for the acknowledgement, assessment and proposed resolution of a complaint, and how complaints are assessed, resolved and closed.

You can also make a complaint to the Telecommunications Industry Ombudsman ("**TIO**") if you seek external complaint handling by contacting the TIO. The TIO's contact details are as follows:

**Post:** PO Box 276, Collins Street West VIC 8007

**Telephone:** 1800 062 058 for enquiries and complaints (open from 8.00am to 5.30pm Monday to Friday, Australian Eastern Standard Time)

**National Relay Service:** Call on 1300 555 727 then ask for 1800 062 058

**Fax:** 1800 630 614

**Email:** [tio@tio.com.au](mailto:tio@tio.com.au)

**Online Complaints:** <https://www.tio.com.au/making-a-complaint>

Further details about the TIO are available on their website at [www.tio.com.au](http://www.tio.com.au)

Your making of a complaint, whether to us or to the TIO will not prevent you from agreeing to an arrangement for receiving financial hardship assistance.

**Further Help**

If you are experiencing financial hardship, you may wish to receive assistance from a qualified Financial Counsellor. Financial Counsellors are trained to provide remedial, preventative and advocacy services for people in financial distress (or who are concerned that they may be entering financial distress). The professional financial counselling services listed below are confidential, independent and provided free of charge. Financial Counselors can clarify and analyze your financial situation, help you understand your consumer rights, assist you in negotiating with your creditors, connect you with support services, provide temporary relief, explain financial and legal documents and processes and identify and discuss options for resolving financial problems.

You can talk to a Financial Counsellor from the National Debt Helpline from anywhere in Australia by ringing [1800 007 007](tel:1800007007) (between the hours of 9.30 am – 4.30 pm Mondays to Fridays). This number will automatically switch through to the service in the State or Territory closest to you. More information can be found by visiting <https://ndh.org.au/>. Alternatively, you can find the financial counselling service nearest to you by visiting <https://ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor/>.

Other organisations that may assist you, if you are experiencing financial hardship, include:

- [1800 Respect](tel:1800737732) (1800 737 732)
- [Lifeline](tel:131114) (13 11 14)
- [Beyond Blue](tel:1300224636) (1300 224 636)
- [Centrelink](https://www.centrelink.gov.au/)
- [Counselling Online](https://www.counsellingonline.org.au/)
- [Way Forward](tel:1300045502) (1300 045 502)
- [Wesley Mission Financial Counselling](tel:1300827638) (1300 827 638)
- [MoneySmart](https://www.moneysmart.gov.au/)
- [Gambler's Help](tel:1800858858) (1800 858 858)
- [Mensline](tel:1300789978) (1300 789 978)
- [Salvation Army](https://www.salvationarmy.org.au/)
- [Australian Competition and Consumer Commission](tel:1300302502) (1300 302 502)