CIRCLES.LIFE'S PAYMENT ASSISTANCE POLICY

WE ARE HERE TO HELP

At Circles, we understand that financial difficulties can be challenging, and we are here to help. In line with our mission to give power back to our customers, we are committed to helping our customers navigate these challenges. If you are facing financial hardship, we will work closely with you to find a sustainable solution that meets your needs. Please know that you can rely on us to take into account your individual circumstances and provide the support and assistance you need.

WHAT IS FINANCIAL HARDSHIP?

Financial hardship can arise when customers experience challenges in meeting their financial obligations. These difficulties may stem from circumstances such as the loss of income or property, unexpected illness or injury, changes in family circumstances, or the devastating impact of natural disasters like bushfires, floods and earthquakes.

WHEN DOES THE POLICY APPLY?

This Financial Hardship Policy applies where both of the following criteria are satisfied:

(1) You, our customer, or former customer, are unable to meet your financial obligations to Circles.Life because of illness, unemployment or some other reasonable temporary or ongoing cause; and
(2) you believe that you will be able to meet those financial obligations if your arrangements with Circles.Life are changed.

We will let you know if you do not meet the assistance criteria, or if we need further information on which to make that assessment. The Circles.Life Customer Happiness team is contactable via email to aus.financialhardship@circles.asia or via voicemail to **1300 863 004**. The team works during business days, Monday – Friday, 9am to 5pm AEST.

FINANCIAL HARDSHIP PROCESS

How Circles Assess an Application For Hardship Assistance?

We will carefully evaluate your request for financial hardship assistance within 5 working days upon receiving all the necessary information and any additional documents and/or information required by us. During the assessment process, we will consider the information you provide, as well as any other relevant details available to us. Rest assured that there are no fees associated with submitting an application or administering any approved financial arrangement, and that we will only resort to termination of service as a last resort.

Once our assessment is complete, we will promptly inform you via email
about the outcome of your application and provide details regarding any agreed-upon financial arrangement. It is important to note that any such arrangement will only be implemented with your agreement.

When reviewing an application for a change in arrangements due to financial hardship, we take various factors into account, including the requirements for financial hardship as defined by the Australian Communications and Media Authority (ACMA) for situations where 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

- personal or household illness;
- unemployment;
- low or insufficient income, including reduced access to income;
- being a victim survivor of domestic or family violence;
- a death in the family;
- a change in personal or family circumstances;
- a natural disaster;
- unexpected events or unforeseen changes that have impacted the customer's income or expenditure; or other reasonable causes;
- and 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.
- In the event that your application does not meet the criteria for assistance, we will promptly notify you via email.

What kind of additional information may be required for the assessment?

So that we can adequately assess your application for financial hardship, you may need to complete a Financial Hardship Application Form, which requests for your most recent contact details, details of your use of telecommunications service and expected duration of your financial hardship.

We may also require you to send us additional supporting documentation or information, including if it appears the financial arrangement will be long term (longer than 3 billing cycles), the amount outstanding is significant, you are a new customer or we reasonably believe there is a possibility of fraud.

You should be aware that, we may not be able to assess your financial hardship application, should you not provide us with the requested information or documentation.

Providing us false or incomplete information may result in the cancellation of any financial hardship arrangement we have made.

The completed Financial Hardship Application Form should be returned to:

By Email: aus.financialhardship@circles.asia

By Post: **Circles Life Australia, Circles Life % WeWork, 383 George Street, Sydney NSW 2000**

How Will Circles Help Your Financial Hardship Situation?

Circles.Life have dedicated team members trained in handling financial hardship requests. These team members will work with you and/or your financial counsellor to reach a mutually reasonable financial arrangement.

Details of how to locate a financial counsellor or community financial counsellor may be found here:
https://www.afsa.gov.au/debtors/get-help/financial-counsellors
https://www.financialcounsellingaustralia.org.au/about-financial-counselling/

https://www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling
https://salvos.org.au/need-help/financial-assistance/financial-counselling/

We will work with you to reach an agreed financial arrangement, which will have flexible payment options with repayments that are enough to cover expected future use of the adjusted services provided as well as providing continued reduction of debt.

We may offer a range of tools and arrangements to assist in the management of financial hardship. If you qualify for financial hardship assistance, we will offer options that we consider to be most appropriate for the circumstances.

Options that we may offer for keeping you connected include:

- Spend controls (for roaming); or
- Restriction of service, in respect of overall or specific services; or
- Low cost interim options.

Financial arrangements we may offer if you are having difficulty paying include:

- Temporarily postponing or deferring payments; or
- Agreeing on an alternative payment arrangement; or
- Discounting or waiving of debt

As everyone's circumstances are different, we will work with you to try and provide a mutually agreeable solution.

You may request us to provide details of your financial hardship arrangement in writing.

Should your circumstances change, you must inform us so that we can review and propose new arrangements.

If you do not comply with the terms of any financial hardship arrangement agreed, we may take credit management action if we are unable to contact you to discuss an alternate arrangement. We may also act if we consider it reasonable in the circumstances after taking reasonable steps to contact you, for example to prevent further increase in the debt owed.

What Will Happen To My Service During The Assessment Period Of My Financial Hardship Application?

You will not experience any credit management action from Circles. Your rights and limitations would be based on the services that you choose.

Circles.Life Credit Management Policy

Once you have a financial hardship arrangement in place, Circles will make sure that your debt is not to be sold to another third party.

How to Contact Us

If you wish to apply for financial hardship or would like to raise a complaint due to unsatisfied application outcome, you could reach our Financial Hardship Team via aus.financialhardship@circles.asia or voicemail **1300 863 004**. Your inquiries will be handled by our financial hardship team within 48 hours.

Our Team hours of Operation are business days, Monday – Friday, 9am to 5pm Sydney time.

For customer support services involving the Telecommunications Industry Ombudsman (TIO), please reach out to:
Within Australia: 131 846 or (08) 8946 2222

Outside Australia: +61 8 8946 2222
For information about TIO complaint procedures, please visit: https://www.tio.com.au/complaints
Rest assured that any complaints raised to Circles.Life or the TIO will not affect the outcome of your financial hardship application.

Updated as of March 29 2024