

Payment Assistance Policy

Current as at Oct 2024

Introduction

Technology has become a big part of our lives. There are probably times when you are trying to keep up with all your bills, so if your financial situation changes and you have trouble with payments, we'll make it a priority to help you get things back on track.

The purpose of this Payment Assistance Policy (Policy) is to outline our commitments to identifying, informing, supporting, and interacting with you, if you do encounter financial hardship. This policy runs through the types of payment assistance we offer, and how to get them.

What is payment assistance?

Payment assistance is designed to take the pressure of when you are having difficulty paying your bill. Payment assistance support is free to set up and tailored to your situation. It can include:

- giving you more time to make a payment
- setting up a payment plan that works for you, and
- looking into your costs and ways to reduce them

In some cases, we'll also consider removing some of what you owe from your account or applying a credit.

If we offer a plan change, we'll only suggest services we can offer you. We'll explain why we believe they're better for you and transfer you at no cost if you agree.

Payment assistance can be either short-term (up to 3 billing cycles) or long-term (more than 3 billing cycles). For long-term assistance or repeated short-term assistance, we might ask for certain information to support your application. However, if you've been impacted by domestic or family violence, we won't ask for details about your situation.

Who's eligible for payment assistance?

You're eligible for payment assistance if you are a customer of ours with an active account and having trouble keeping up with your regular payments.

Don't worry if you have an open complaint or other enquiry with us, or an open complaint with the Australian Financial Complaints Authority (AFCA), we will still help you.

Certain life events can often lead to financial stress. You may find you need payment assistance if:

- you lose a close family member
- you or someone in your household is suffering from a serious illness
- you've been impacted by domestic or family violence
- you're unemployed
- your income has been reduced (or is too low to cover your costs), or
- you've been affected by a natural disaster.

These are only some of the reasons people might have trouble making payments, and we help in situations beyond those listed here.

Having an open complaint or fault with us doesn't stop you from getting payment assistance. If you're unsure about whether you're eligible, please get in touch to make sure you get the support you're entitled to. You can also receive assistance more than once.

We might also get in touch to offer payment assistance if you have a history of late payments or haven't been able to keep up with a payment plan.

How to apply or find out more

Whether you're ready to apply, or just want to talk things through, our support team can help.

We know it's not easy to ask for help – especially when it comes to money. We promise to be polite and discreet, and limit how much information we ask for. With your permission, a financial counsellor or authorised person can get assistance on your behalf.

When you're ready, please get in touch with our support team via support@koganmobiledevices.com.au or leave us a voice note on 1800 945 025 and we'll get back to you.

We will let you know the outcome of your application in writing within 7 business days.

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When you reach out for payment assistance:

1. We'll pause payment notices for any charges you owe.
2. If you're eligible, we'll let you know what sort of assistance we can provide, taking your circumstances into account to make sure it's fair, flexible, and affordable.
3. If you'd like, we'll give you time to consider your options, or discuss them with someone you trust, before making any decisions.
4. You let us know what you'd like to do.
5. We'll apply the support to your account as soon as possible.
6. We'll confirm your plan in writing. If you're not eligible for assistance, we'll get in touch to let you know, using your preferred contact method.

You can check on the status of your application by sending us an email at support@koganmobiledevices.com.au or calling us on 1800 945 025 on Mon–Fri between 9am and 5pm.

While you're receiving payment assistance

While you're on payment assistance, you will need to:

- make your agreed payments when they're due
- let us know if you can't make your payments
- let us know if your situation changes (in a way that affects your payment assistance plan) within 14 days
- keep your contact details up to date, and
- if we ask you to get in touch with us, do so as soon as possible.

Above all, payment assistance is designed to alleviate your financial stress. If it ever feels insufficient, please reach out to us, and we will explore other ways to assist you. However, if you miss your agreed payments without informing us, we may have to terminate your payment assistance. We will send reminders and make attempts to contact you before taking any action. If we receive no response and are unable to reach you, we may have to suspend or disconnect your service.

Other support to help you

You can also contact the National Debt Helpline (NDH) for help managing your payments. The NDH is a not-for-profit service that provides free financial counselling to help tackle debt, as well as connect you with other helpful services.

Phone: 1800 007 007

(9:30am to 4:30pm, Monday to Friday)

Web: www.ndh.org.au

External Support Services

There are additional services available that you can access (that we have no affiliation to), that can potentially help you. Further details can be found at the following websites:

Information about contacting Centrelink, Medicare or Child Support, and the Department of Human Services:

Department of Human Services

www.servicesaustralia.gov.au

The Australian Financial Security Authority

<https://www.afsa.gov.au/debtors/get-help/financial-counsellors>

Moneysmart

www.moneysmart.gov.au

The Salvation Army Australia Financial Counselling

<https://salvos.org.au/need-help/financial-assistance/financial-counselling/>

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Do you have special communication needs?

Please contact our customer service team or visit the websites below for further assistance.

You can get Information if you are hard of hearing or deaf on the **Access Hub**:

Visit: <https://www.accesshub.gov.au/>

If you require translation services, you can contact the **Translating and Interpretation Services** (TIS National):

Visit: <https://www.tisnational.gov.au/>

If you have accessibility needs or elderly and need support, you can contact the **Accessible Telecoms** service:

Visit: <https://www.accessibletelecoms.org.au/>

Contact details:

1. By phone

Call us on 1800 945 025 to speak to a Customer Service team member about your financial situation.

Please note **our** business hours are 9:00am – 5:00pm Monday to Friday (AEST).

Call charges from mobile may apply.

2. By email

You can send us an email to support@koganmobiledevices.com.au

Please put 'Payment Assistance' in the Subject Field.

3. By chat

Visit www.koganmobiledevices.com.au

You'll be able to chat with a Customer Service team member about your financial situation.

Please note **our** business hours are 9:00am – 5:00pm Monday to Friday (AEST).

4. Helpdesk Support

Visit www.koganmobiledevices.com.au/support

You'll be able to lodge a ticket directly to our Customer Service team, who will respond as soon as possible.

5. By mail

Our mailing address is PO Box 330, Sydney NSW 2001.

Please note postage fees may apply.

Complaints

Helping people stay connected when they experience financial difficulty is our responsibility – and it's important we get it right. So, if you believe there's something wrong with the way we've provided payment assistance, please let us know.

Email: support@koganmobiledevices.com.au

If you believe we have not assessed your application fairly or would like to dispute the outcome of the application, we invite you to raise a complaint directly with **us**. You can find further information on **our** Complaints Policy [here](#).

You can also escalate your complaint to the Australian Financial Complaints Authority (AFCA):

Web: <https://www.afca.org.au/make-a-complaint>

Phone: 1800 931 678

9:00am–5:00pm AEST/AEDT weekdays.

Calls from an international number add 0061

International calls may incur a charge from your carrier (8am to 8pm, Monday to Friday AEST).