Optus Business
Financial Hardship Policy

for Corporate Employee Plan, Personal Liability Plan Customers or Bring Your Own Device Plans.

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DEFINITION OF HARDSHIP

The Telecommunications Consumer Protections Code (TCP) defines financial hardship as a situation where:

(a) a Customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment or other reasonable cause; and

(b) the Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.

Optus Business Mobile End User Team

In times of genuine hardship, customers and/or their financial counsellor deserve easy access to empathetic and skilled staff who can promptly address their circumstance or concerns. Optus will provide this service by training all staff in the Optus Business Mobile End User Team to identify financial hardship customers.

Optus expects its Business Mobile End User team members to act with compassion and sympathy, yet still manage the situation within business requirements. Mobile End User Team Representatives are required to accept reasonable payment arrangements, taking into account each customer's individual circumstances. Reasonable in this context means: a plan which allows the service to remain connected whilst the debt is continually reduced over a given period of time.

Note:

> Customers who have Corporate Employee Plans, Personal Liability Plans or Bring Your Own Device Plans may be eligible to access Optus Business' Financial Hardship Policy. This policy is not designed to cater for billing disputes on Government or Corporate Enterprise accounts.

Customers who have chosen to transfer all of their services to another provider but still have an outstanding balance with Optus are ineligible to apply for the Optus Business Financial Hardship Program.

For a current list of community financial counselling services consult the Financial Counselling Australia website: www.financialcounsellingaustralia.org.au or if you are experiencing financial difficulty, you can also contact a free and independent financial counsellor on 1800 007 007.

IDENTIFICATION OF A CUSTOMER EXPERIENCING FINANCIAL HARDSHIP

Optus Business considers financial hardship to be a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so. Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term. To illustrate, several of the common causes are listed below.

Hardship can result from a number of factors including:

> Loss of employment by the consumer or a family member
> Family breakdown
> Illness including physical incapacity, hospitalisation, or mental illness of the consumer or family member.
> A death in the family
> Abuse of the service by customer (e.g. from use of 190X numbers, GPRS)
> Abuse of the service by a third party leaving the customer unable to pay the account
> Natural disaster

REACHING A FINANCIAL ARRANGEMENT

The basic principle of any agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. the customer should not be going into further debt under the arrangement).

To enable this to occur, there are options available to both Optus and our customers to manage the use of their services.

Note:

> It is a credit requirement that International Calls, International Roaming & Premium SMS are barred on services when customers apply for Financial Hardship.

For information on the spend control tools available to assist you for the items below, please visit optus.com.au/business/Support/General+Information

- International Calls
- International Roaming
- Voicemail
- All out
- All in
- Premium SMS
- Mobile Data

To assist us in assessing your application for hardship assistance, we will need you to provide your account details and other personal information so that we can identify you as the account holder of the service. Depending on the circumstances of your application, we may also require documentation in support of the information you provide to us as part of your application (e.g. a letter from your doctor if your hardship is due to illness). If we will require such supporting information from you, we will advise you when we discuss your application with you.

HOW TO FIND OUT MORE

Hardship Enquiries

By Phone: 1300 133 334
Hours of Operations: Monday-Friday 8am-7pm (AEST), excl Public Holidays.
By Email: Corporate.mobile@optus.com.au