

Sinch ClickSend Financial Hardship Policy

Authorised by	Managing Director, ClickSend
Last Revision Date	29 March 2024
Internal/External	External

Summary

- Customers experiencing financial hardship have a right to apply for short term assistance and long-term assistance.
- Financial hardship assistance is free of charge and is available to our Australian customers who are:
 - not-for-profit organisations; or
 - businesses who did not have a genuine opportunity to negotiate their contact with us and spend no more than AUD\$40,000 per annum.
- Financial hardship can arise in several ways, including due to natural disasters, reduced business income, illness, being a victim survivor or family violence, a death in the family or other change in circumstances.
- We have different options for assistance including flexible payment options, waivers of certain fees, restricted services, transfer to alternate plans and hard caps.
- Call 1800 407 600 or email accounts@clicksend.com to make a financial hardship application. Complaints relating to financial hardship applications can also be made by calling 1800 407 600 or to the TIO via their website tio.com.au.
- You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007.

What is financial hardship?

Sinch ClickSend is committed to helping customers facing financial hardship maintain their messaging needs. We will work with you to find a sustainable solution having regard to your individual circumstances

on a case-by-case basis and we recognise that disconnection should only occur as a measure of last resort. Financial hardship can arise in a number of ways, including due to natural disasters, reduced business income, illness, being a victim survivor or family violence, a death in the family or other change in circumstances and you have a right to apply (free of charge) for financial hardship assistance.

Are you eligible to apply for financial hardship assistance?

To make an application under this policy, you must be an Australian customer of ours and either:

- a not-for-profit organisation which acquires telecommunications products which are not for resale; or
- a business which acquires telecommunications products which are not for resale and which, at the time you entered into a contract with us:
 - you did not have a genuine and reasonable opportunity to negotiate the terms of the contract; and
 - you had or will have an annual spend with us which is or is estimated on reasonable grounds by us to be, no greater than AUD\$40,000.

How can we assist you?

Our aim is to find solutions to get you back in control of your bills. Depending on your circumstances, a range of payment and service options are available.

To assess your application for financial hardship assistance and identify a suitable solution for you we may need to ask you some questions about your situation, your financial circumstances, and the telecommunications services you need. If you are seeking short term assistance or are a victim survivor of domestic or family violence you are not required to provide evidence to support their application. In some cases, for example, where financial hardship is long term, we may

also require supporting documentation. If this is the case, we'll let you know. We'll only ask for information that is relevant to your application and treat it as strictly confidential.

If you would like to contact us to discuss your situation and apply for financial hardship assistance, please either:

- call us on 1800 407 600 and say you would like to discuss your "financial hardship" (Monday to Friday, 9am – 5pm); or
- email accounts@clicksend.com

Payment options may include but are not limited to:

- Flexible payment plans over a period of time tailored to meet your ability to pay, so that you don't have to pay the entire amount at once.
- Temporarily postponing, extending or deferring the time for paying a bill
- Waiver of late payment and/or cancellation fees

Service options to assist you to control the amount of your future bills may include but are not limited to:

- Restriction of services
- Removing non-essential features of the service (if possible, for the particular service)
- Transfer to a pre-paid service
- Transfer to an alternate plan/contract which includes hard caps

We will work with you to find a sustainable solution to assist you to stay connected and enable you to manage your current and future Sinch ClickSend bills. Although we attempt to assess and make contact with you as soon as possible, please allow up to 5 business days. You may check in on the progress of your application by calling or emailing the above contact.

Where can I get further assistance?

If you are facing financial difficulty, you may wish to obtain advice from a community financial counsellor. You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9:30am – 4:30pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline www.ndh.org.au.

Want a review of your application?

Your feedback is important to us. If you're not happy with the assistance we have provided to keep you connected while you are experiencing financial difficulty you can call us on 1800 407 600 and say you would like to make a "complaint" or visit us at <https://www.clicksend.com/>

For all other complaints that don't relate to your financial hardship application, please contact us at: <https://www.clicksend.com/au/help/>. You may ask the Telecommunications Industry Ombudsman (TIO) to assist you by contacting them via their website tio.com.au. The TIO may expect that you have attempted to resolve the complaint with us before lodging a TIO complaint. Making a complaint does not prevent you from agreeing to an arrangement for financial hardship assistance.