

Yomojo Financial Hardship Policy

19 March 2024

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MANAGING FINANCIAL HARDSHIP

1.1 Financial Hardship

The Telecommunications Consumer Protections Code C628:2019 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services due to a reasonable temporary or ongoing cause but where the customer expects to be able to do so over time if payment arrangements are changed. These situations may include:

- Injury or Illness of the customer or family members
- Death in the family
- Domestic or Family abuse
- Unemployment or reduced income
- Natural disasters
- Change in circumstances that affected the customer's income or expenditures

1.2 Statement of Intention

We are here to assist you in responding to financial difficulties, be it a short-term or long-term situation. Our aim is to support customers who are facing financial hardship to maintain access to telecommunications. We understand that everyone's circumstances are different, and therefore, we provide tailored help on a case-by-case basis.

We are committed to finding a sustainable solution that works for you before resorting to the disconnection of your service.

1.3 The Process

All customers have the right to apply for our financial hardship assistance. Your eligibility will depend on whether your situation meets the definition of financial hardship and when you reach out to us to seek payment assistance options. You can apply for Financial Hardship Assistance through any of our contact channels.

You will be asked to complete the [Financial Hardship Application Form](#) so we can collect information to assess your eligibility. We may also request supporting documentation. However, if you only need short-term payment assistance or if you are a victim-survivor of domestic or family violence, you are not required to provide other supporting documents.

You will need to send us supporting documentation if:

- You wish to receive a long-term payment assistance;
- We consider the amount to be repaid large or significant;
- You have not been a Yomojo Customer for very long; or
- We reasonably believe there is a possibility of fraud.

If you satisfy one of the above criteria, we may ask you to provide certain documents such as:

- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances;
- Evidence that you consulted a recognised financial counsellor; and
- A statement of your financial position.

We may not be able to assess your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us.

Once we have received all required information and documentation, we will give you a case number and let you know within 7 working days whether you are eligible for assistance under our Financial Hardship Policy. You can check the progress of your application by contacting us. Please be ready with your case number so we can assist you swiftly.

If you are eligible, we will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position. Where appropriate, we will discuss means with you about how to limit your spend (this may include barring some service features) during the time of our arrangement and thereafter.

Once we come to an agreement, we will put this in writing via letter or email to you. You must inform us if your circumstances change (for better or for worse) during our arrangement.

We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

1.4 Your Options

If you are experiencing Financial Hardship, there are a few options that may be available to you depending on your circumstances.

If you wish to stay connected with us, some options include:

- Spend controls;
- Restriction of service, in respect of overall or specific services;
- Transferring you to a Pre-Paid service;
- Low-cost interim options until you can continue with original payments.

Some other options for suitable financial arrangements include:

- Temporarily postponing or deferring payments;
- Agreeing on an alternative arrangement, plan, or contract, including discussing Pre-Paid Services;
- Waiving late payment fees;

We provide the following to help you manage your spending:

- i. You can check your usage at any time by logging into your Dashboard via the web or our mobile app. You can also contact our Customer Support team

at support@yomojo.com.au or on live chat via our website for the same information.

- ii. If you have a Prepay Service, you are totally in control because you pay upfront for your Service. With a Monthly Billing Service, you can limit overspending by setting a credit limit on your Service [as described in Section 5.7 of our General Terms].
- iii. You will receive a notification when you reach 75%, 90% and 100% of your allowance in your plan.
- iv. Our no lock-in contract means you are free to change your plan (to a higher or to a lower cost plan) or cancel your Service without penalty.

Spend Management Tools are free of charge.

1.5 Non-compliance

Should there be any issues that affected or might affect your commitment to the agreed Financial Hardship Assistance, you must contact us immediately.

We will review your situation and come up with an appropriate solution. You may be required to provide us with additional information or documentation before we can proceed with the new agreement. Once we have reached a new agreement, we will notify you in writing via email or letter.

However, if you fail to comply with the terms of our agreement, we will make reasonable efforts to contact you and resolve the issue before taking additional actions. If we have concerns regarding your financial status, we may temporarily suspend or disconnect your service. However, we will only disconnect your service as a last resort, and we will strive to collaborate with you to prevent this from happening.

2 GETTING HELP

2.1 Finding a Financial Counsellor

You can talk to a phone financial counsellor or a consumer advocate who deals with financial difficulty matters from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Alternatively, you can find the financial counselling service nearest to you by visiting <http://www.financialcounsellingaustralia.org.au/contact/>.

2.2 Complaints About This Process

You may wish to make a complaint and request a review if you are not satisfied with the outcome of your Financial Hardship application.

Pursuant to the Australian Communications Media Authority ('ACMA') Complaints Standard, a complaint does not include an initial call to request information or support or to report a fault or service difficulty unless you advise us that you want that call treated as a complaint and does not include an issue that is the subject of legal action. You can also make a complaint in writing by emailing complaints@yomojo.com.au.

We are required to acknowledge all complaints within two working days, use our best efforts to resolve the complaint on first contact and otherwise resolve the complaint within 15 working days. As an additional safeguard to ensure that your complaint is properly handled, any complaints data that we receive will be provided to the ACMA to allow it to monitor our complaints-handling process in line with the ACMA Record-keeping Rules.

You may also seek external assistance from the Telecommunications Industry Ombudsman (TIO) by visiting their website at <https://www.tio.com.au>. If you do make a complaint, this does not prevent you from agreeing to our offer for an arrangement in the meantime.

2.3 Our Contact Details

Yomojo Pty Ltd
Level 15, 10 Queens Rd
Melbourne, VIC 3004

Phone: 1300 YOMOJO (1300 966 656) from Monday to Friday, 9 am to 6 pm AET
International: +61 02 8089 1602

Email: support@yomojo.com.au
Website: www.yomojo.com.au
Facebook: www.facebook.com/Yomojo