

Yomojo Financial Hardship Policy

1 August 2023

1 MANAGING FINANCIAL HARDSHIP **1**

1.1	FINANCIAL HARDSHIP	1
1.2	STATEMENT OF INTENTION	1
1.3	CONTACT US	1
1.4	THE PROCESS	1
1.5	YOUR OPTIONS	2

2 GETTING HELP **3**

2.1	FINDING A FINANCIAL COUNSELLOR	3
2.2	COMPLAINTS ABOUT THIS PROCESS	3
2.3	OUR CONTACT DETAILS	3

1 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.

1.2 Statement of Intention

We are here to help.

We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

1.3 Contact Us

We encourage you to contact us if you experience any difficulties paying for our services. Please contact us by calling 1300 YOMOJO (1300 966656) if you would like to discuss any Financial Hardship matters with us. You can do so from Monday to Friday between 10am and 4pm.

1.4 The Process

When assessing your eligibility for Financial Hardship, we may request supporting documentation. However, we would not ordinarily require it unless:

- It appears that the financial arrangement will need to be long term;
- 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 received all required information, we will let you know within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

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 have the right to request these details in writing. 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.

1.5 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 over-spend 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 each of 75%, 90% and 100% of your allowance in your plan.
- (iv) Our no lock-in contract mean 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.

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.financialcounselingaustralia.org.au/Corporate/Find-a-Counsellor>.

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 email or post.

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.

2.3 Our Contact Details

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

Phone: 1300 YOMOJO (1300 96 66 56)
International: +61 02 8089 1602

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