DYN I.T. SOLUTIONS
Smart, reliable technology.

Important Information
Financial Hardship Policy

Purpose

DYN I.T. Solutions recognises that some customers may experience financial hardship that makes it difficult to pay their telecommunications bills on time.

This Financial Hardship / Payment Assistance Policy sets out how we assist customers who are experiencing financial hardship, with a goal to:

- keep customers connected to essential telecommunications services, and
- provide flexible, fair and appropriate payment arrangements.

This Policy is free of charge and applies to all eligible customers, including residential and small business customers..

Definition of Financial Hardship

A customer may be considered to be experiencing financial hardship if they are unable to meet their financial obligations to us due to circumstances outside their control, such as (but not limited to):

- Illness or injury;
- Unemployment or reduced income;
- Low or insufficient income;
- Domestic or family violence;
- Death in the family;
- Natural disaster;
- Unexpected personal or household events;
- Other reasonable causes affecting ability to pay.

Our Team

During challenging times, we recognise the importance of providing our customers with access to compassionate and trained staff. DYN I.T. Solutions is committed to training our staff to identify customers facing financial hardship effectively.

Our team is trained to balance empathy and the operational goals of the business, ensuring that they consider each customer's unique situation when agreeing to payment arrangements.

Application for Assistance

Customers can contact our team by phone, email or mail using the contact details listed at the end of this document.

Additonally, if a customer needs interpreter services, they may use the Translating and Interpreting Service (TIS) on 131 450, or the National Relay Service on 133 677 for hearing or speech impairment.

Assessment of Applications

To assess whether you are eligible for financial hardship assistance, we may need to ask you some questions about your financial hardship.

We may also request documentation in support of the information you provide to us. This may be in circumstances where the application is for long term assistance, the amount to be repaid is more than $1,000, you have been a customer for less than 2 months or we reasonably believe there is a possibility of fraud.

Documents to be provided may include a statutory declaration or official written communication from a person or support group that is familiar with your circumstances, evidence that you have consulted a recognised financial counsellor, or your financial position statement.

If we require such supporting documentation, we will advise you at the time we discuss your situation.

No documentation will be requested if your application is for short term assistance or you are victim of domestic or family violence.

We will assess your request within 5 business days of receiving a complete application and notify you of the outcome of the assessment within the following 2 business days. We will notify you immediately if it becomes clear to us that you do not meet the eligibility criteria to receive financial hardship assistance.

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Options for Assistance

Once we have assessed your request, we will consider appropriate options available to us to assist you in the management of your financial hardship as it relates to the services we supply to you, which may include:

- Applying spend controls
- Service Restrictions
- Transferring you to a different plan that better suits your circumstances
- Adjusting internal threshold limits so that you are not disconnected
- Temporary postponement or deferral of payments
- Payment plan which is tailored to meet your ability to pay
- Discounting a bill charge
- Waiving a debt

Communicating Arrangements

If we agree to an arrangement for financial hardship assistance, we will let you know within 2 business days about the details of the arrangement, your rights and obligations under the arrangement, outline the circumstances in which credit management action may be undertaken, the duration of the arrangement and how you may seek a review of the arrangement if your situation changes.

If your circumstances change during the arrangement, you have an obligation to inform us within 14 days of the change. We must then review the financial hardship arrangement within 5 business days of being informed.

Complaints and Review

If you wish to review the outcome of a financial hardship assessment by us, you can do so via our Complaints Handling Policy.

Customers may lodge complaints about our financial hardship management actions through our Complaints Handling Policy. Complaints will be acknowledged and investigated, and customers will be informed of outcomes within specified timeframes.

If unresolved, customers can make a complaint to the Telecommunications Industry Ombudsman (TIO) or other external dispute resolution bodies listed in our Complaints Handling Policy.

Financial Counselling

If you are facing financial difficulty, you may wish to consider obtaining advice from a financial counsellor at the National Debt Helpline on 1800 007 007 from 9:30 am to 4:30 pm Monday to Friday.

DYN I.T.Solutions

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