Payment Assistance (Financial Hardship) Policy

Support options available to customers experiencing financial hardship or difficulty paying for services.

Legal entity	Green Triangle Electronics Pty Ltd
ABN	43 008 187 497
Effective date	1st July 2026
Applies to	Eligible current and former customers of telecommunications products supplied by GTE
Contact	(08) 8724 2222 | policies@gte.com.au | gte.com.au

Payment Assistance Policy Summary

If you are having difficulty paying for an eligible GTE internet, phone, mobile or related telecommunications product, you have the right to apply for free payment assistance. You may seek short-term assistance for up to three billing cycles or long-term assistance for more than three billing cycles. Financial hardship means that, because of circumstances such as reduced income or revenue, illness, unemployment, business interruption, domestic or family violence, natural disaster, unexpected costs or another reasonable cause, you cannot currently meet your payment obligations but consider that you could do so under an agreed arrangement.

GTE will work with you to provide realistic assistance tailored to your circumstances and capacity to pay. Options may include extending or deferring a payment, a tailored payment plan, a lower-cost service, spend controls, removing non-essential features, proportionate service restrictions, adjusting credit thresholds to avoid disconnection, a free manual payment method, or account relief where appropriate. Keeping customers connected is our priority and disconnection is a last resort.

No formal application form is required. Contact GTE on (08) 8724 2222, email service@gte.com.au, visit a GTE retail location, or use another ordinary GTE contact method. Direct assistance is available from 7:30 am to 5:30 pm South Australian time, Monday to Friday, excluding South Australian public holidays. Evidence is not required for short-term assistance or where you may be affected by domestic or family violence.

To question a decision or complain, contact GTE through those channels. Making a complaint does not prevent you from agreeing to assistance. If the matter is not resolved, contact the Telecommunications Industry Ombudsman on 1800 062 058 or tio.com.au. Free financial counselling is available from the National Debt Helpline on 1800 007 007 or ndh.org.au.

1. Purpose and scope

GTE understands that customers can experience short-term or ongoing difficulty paying telecommunications bills. This policy explains how eligible customers can obtain free payment assistance and how GTE will prioritise keeping them connected.

This policy is established under the Telecommunications (Financial Hardship) Industry Standard 2024. It applies to telecommunications products supplied by GTE under an eligible consumer contract, including internet, voice, mobile and related telecommunications goods or services. It applies to current customers and former customers who owe GTE money for those products.

For business customers, the statutory protections generally apply where the telecommunications products are not acquired for resale, the customer did not have a genuine and reasonable opportunity to negotiate the contract terms, and the customer's annual telecommunications spend with GTE is no more than $40,000. The protections also apply to eligible not-for-profit customers. GTE may choose to provide assistance outside this scope, but this policy does not automatically apply to unrelated IT services, managed services, hardware or professional-services charges.

Our goal is to keep customers experiencing financial hardship connected. Restriction, suspension or disconnection will not be used merely because a customer asks for help, and disconnection will only be considered as a measure of last resort.

2. Financial hardship and eligibility

Financial hardship is a situation where a customer cannot currently meet payment obligations for a GTE telecommunications product because of their circumstances, but considers they could meet those obligations if an agreed payment assistance arrangement is put in place.

Relevant circumstances may include reduced income or business revenue, unemployment, low or insufficient income, illness, a death in the family, domestic or family violence, business interruption, natural disaster, unexpected costs, an unforeseen change affecting income or expenditure, or another reasonable cause.

- **Short-term assistance** means assistance required for no more than three billing cycles to address a temporary financial difficulty.
- **Long-term assistance** means assistance required for more than three billing cycles to address ongoing financial difficulty.

A customer is eligible where their situation meets the meaning of financial hardship above and they wish to access one or more of GTE's assistance options. GTE will consider the customer's individual circumstances, the telecommunications products involved and their capacity to pay. A customer may appoint an authorised representative, advocate, financial counsellor or support person to assist, subject to appropriate authority and privacy checks.

3. How to apply and monitor an application

You do not need to complete a formal form. Telling GTE that you are having difficulty paying, need help with a bill, want to manage spending or wish to apply for payment assistance is an application.

Channel	Contact	How to apply
Phone	(08) 8724 2222	Ask for payment assistance or tell the staff member that you are having trouble paying a telecommunications bill.
Email	accounts@gte.com.au	Write "Payment assistance request" in the subject and include a safe contact method. Do not send sensitive evidence unless GTE asks for it.
In person	GTE retail location	Ask to speak privately with a person authorised to deal with payment assistance applications.
Other	Any ordinary GTE contact method	You may use any other contact channel GTE ordinarily makes available, including an online service request where available.

Personnel authorised to deal directly with applications are available from 8:30am to 5:00pm South Australian time, Monday to Friday, excluding South Australian public holidays. Emails and online requests may be sent at any time and will be addressed during business hours.

GTE will acknowledge the application, provide an account or request reference where practical, and explain the next steps and estimated assessment time. You may monitor progress by contacting GTE through any of the channels above and quoting your account details or reference number. GTE will use your preferred communication method where reasonably practicable and will assist customers with accessibility, language or other special needs to make and progress an application.

4. Assessment and supporting information

Information we will consider

GTE will discuss your circumstances, the amount owing, the telecommunications products you need, your capacity to pay and any arrangement likely to be sustainable. We may also consider information already held by GTE, including billing and payment history, but will not use an unreasonably complex or multi-step process that delays access to assistance.

When evidence is not required

- GTE will not ask for evidence to support an application for short-term assistance.
- GTE will not ask for evidence where it appears that the customer may be a victim survivor of domestic or family violence.

When GTE may request information

For long-term assistance, GTE may request information only where it is strictly necessary to assess eligibility and at least one of the following applies:

- the amount to be repaid is more than $1,000;
- the customer has been a GTE customer for less than two months; or
- GTE reasonably believes there may be fraud.

Depending on the circumstances, information may include a simple statement of financial position or business cash flow, recent income and expenditure information, or written information from an accountant, financial counsellor, support service or other person familiar with the circumstances. GTE will request only information relevant to the assessment and will explain why it is needed, how it will be used, where it can be provided and how it will be securely sighted.

Information may be provided by email, an electronic method made available by GTE, or at a GTE physical location. GTE will provide an alternative appropriate contact point where needed for disability, language, cultural or other accessibility requirements. If requested information is not provided or is incomplete, GTE may be unable to complete the assessment. False, inaccurate or misleading information may result in cancellation of the assessment.

Assessment timeframes

- GTE will complete an assessment as soon as practicable and within five business days after receiving a complete application.
- GTE will tell you the outcome as soon as possible and within two business days after completing the assessment.
- GTE will tell you immediately if it becomes clear that you do not meet the eligibility criteria and will explain the complaint and review options available.

5. Options for assistance

GTE makes available a range of assistance options. The assistance offered in an individual case will be realistic, appropriate and tailored to the customer's circumstances and capacity to pay. Not every option will be suitable or available for every product or customer, and this policy does not require GTE to provide a particular option in every case.

Option	What it may involve
Postpone, extend or defer payment	Temporarily change the due date or give additional time to pay a bill.
Tailored payment plan	Arrange smaller, staged or extended payments based on the customer's ability to pay.
Lower-cost telecommunications product	Move temporarily or permanently to a lower-cost available service that better suits the customer's needs, without an assistance administration fee.
Spend controls	Apply reasonable limits to eligible usage or charges to help prevent additional debt.
Remove non-essential features	Remove optional telecommunications features or add-ons at no cost where technically available.
Service restrictions	Use a proportionate restriction that reduces further charges while retaining an appropriate level of connectivity where possible.
Adjust internal credit thresholds	Delay or avoid disconnection while an agreed arrangement is operating.
Free non-automatic payment method	Allow a manual payment method without charging an additional payment-assistance administration fee.
Account relief	Discount a billed charge, waive a late fee, or apply a credit where GTE considers this appropriate to the circumstances.

For a customer affected by domestic or family violence, GTE will consider options that support safety, privacy, continued access and the ongoing management of payments. Those customers may also seek help under GTE's Family and Domestic Violence Statement.

6. Agreeing to and reviewing an arrangement

A payment assistance arrangement starts as soon as you tell GTE that you agree to it. Within two business days after agreement, GTE will provide written confirmation setting out:

- the assistance and payment terms;
- your rights and obligations;
- the duration of the arrangement;
- when credit management action may be considered;
- your obligation to tell GTE within 14 days if your circumstances materially change; and
- your right to ask GTE to review the arrangement if your circumstances change.

If you tell GTE that your circumstances have changed, GTE will review the arrangement within five business days. If GTE believes you have not met an agreed term, we will contact you promptly, discuss what has happened and offer to review the arrangement before considering credit management action.

7. Keeping customers connected and credit management

Before taking action to collect a debt by restricting, suspending or disconnecting an eligible telecommunications service, GTE will take reasonable steps to determine whether the customer is experiencing financial hardship. Where financial hardship is identified, GTE will offer suitable assistance and take reasonable steps to keep the service connected, having regard to the essential nature of telecommunications and the customer's circumstances.

- GTE will not take credit management action while a customer is discussing assistance options, has an application being considered, or has an active payment assistance arrangement, except in the limited circumstances permitted by law.
- GTE will not sell a debt while those protections apply or while an arrangement is being reviewed.
- If an arrangement is not being met, GTE will first offer a review and take reasonable steps to contact the customer. Where the statutory contact process applies, this includes at least three attempts on separate business days, over no more than ten calendar days, using at least two methods and with at least one attempt in writing.
- Where credit management action is legally available, GTE will give at least ten business days' written notice describing the proposed action, timing, reasons, charges, possible impacts on other telecommunications products and how to contact GTE, the TIO and financial counselling services.
- Suspension or disconnection will only be used as a measure of last resort.

8. Complaints and review of decisions

You may ask GTE to review an eligibility decision, the assistance offered, the handling of an application or any related credit management action. You may also make a complaint under GTE's Complaints Handling Policy using any of the contact channels in section 3.

Making a complaint to GTE or the Telecommunications Industry Ombudsman does not prevent you from agreeing to or continuing a payment assistance arrangement.

GTE should be given a reasonable opportunity to resolve the complaint first. If you are not satisfied with GTE's response, you may contact the Telecommunications Industry Ombudsman (TIO), a free and independent dispute-resolution service for eligible phone and internet complaints:

- Phone: 1800 062 058
- Website: tio.com.au/complaints

9. Financial counselling, accessibility and language assistance

Free financial counselling

A financial counsellor can provide free, independent and confidential help. Contact the National Debt Helpline:

- Phone: 1800 007 007
- Website: ndh.org.au

Accessibility

GTE will take reasonable steps to make this policy and the application process accessible. You may ask for information in an accessible format or use a representative or support person with your authority.

- National Relay Service: accesshub.gov.au
- Translating and Interpreting Service (TIS National): 131 450 or tisnational.gov.au

10. Privacy and records

GTE will handle information relating to payment assistance securely and in accordance with applicable privacy requirements. Access will be limited to personnel who require it to assess, implement, review or monitor assistance, manage a complaint, or meet a legal obligation.

- Supporting information requested for an eligibility assessment will be retained only for the period required to complete that assessment and will then be securely destroyed or disposed of, unless another law requires retention.
- Records of payment assistance arrangements will be retained for at least two years after the arrangement is completed.
- Other compliance records, including relevant credit management actions and staff training records, will be retained for at least two years from creation.
- GTE will take reasonable steps to protect records from misuse, interference, loss and unauthorised access, modification or disclosure.

11. Policy governance

GTE's Managing Director, Chief Executive Officer or equivalent approves this policy and is responsible for its implementation and operation. GTE will review the policy at least once every 12 months and earlier where legal, regulatory, operational or customer needs materially change.

GTE maintains supporting processes and procedures for personnel, provides payment assistance training before relevant personnel first deal directly with consumers and annually thereafter, and monitors customer interactions and training effectiveness.

Reference framework

This policy is intended to operate consistently with the Telecommunications (Financial Hardship) Industry Standard 2024 and applicable ACMA requirements. If there is any inconsistency, the applicable law prevails.