

Vaya Payment Assistance Policy Summary

Valid as of 29 March 2024

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1. Your Right to Apply for Payment Assistance

Customers who meet the eligibility requirements contained in the ACMA's Financial Hardship Standard have a right to apply for either short term or long term payment assistance. Vaya will not charge customers for the provision of payment assistance or for applying for payment assistance.

2. What is Financial Hardship

Under the Standard, financial hardship occurs when:

- (a) a customer finds themselves unable to pay an amount that they owe Vaya under their consumer contract due to one of the following circumstances:
 - personal or household illness;
 - unemployment;
 - Low or insufficient income, including reduced access to income;
 - being a victim/survivor of domestic or family violence
 - a death in the family;
 - a change in personal or family circumstances;
 - a natural disaster;
 - unexpected events or unforeseen changes that have impacted income or expenditure;
 - other reasonable causes, and
- (b) the customer also believes that they will be able to discharge their obligation to pay an owed amount if they enter into an arrangement for either short or long-term payment assistance from Vaya, where this suits their personal situation.

3. Hardship Assistance Options

Vaya offers the following options for payment assistance to eligible customers:

- temporarily postponing, extending or deferring the time for paying a bill;
- discounting a bill charge;
- payment plans which are tailored to meet a customer's ability to pay;

- Spend controls;
- restrictions;
- removing non-essential features of a telecommunications product at no cost; or
- transferring the customer to a different telecommunications product that better suits their circumstances.

4. Making an Application

You can make an application for payment assistance by getting in contact with our Credit Services team:

Email: credit@Vaya.com.au

Phone: 1300 008 292

Our Credit Services Team hours of Operation are Business days, Monday – Friday, 9am to 5pm Sydney time. You can also be put in contact with our Credit Services team via any of our existing customer contact methods to make or discuss an application.

Please refer to our complete [Policy](#) document when making an application:

5. Complaints

If you are not happy with our products or services, we would like to know. To make a complaint, call us on 1300 808 300 or submit in writing online at Vaya.com.au/help/contact/complaints.

You can also make a complaint to the TIO here:

<https://www.tio.com.au/> and via phone here: 1800 062 058 if unsatisfied with the way we have handled your complaint. Making a complaint to us or the TIO will not prevent you from agreeing to a payment assistance arrangement with us.

6. External Support

To speak to a financial counsellor contact the National Debt Hotline on 1800 007 007. This free hotline is open from 9.30am to 4.30pm Monday to Friday. There are also more tools and resources available online at <http://www.ndh.org.au/>. Calls to major support services are free of charge on.