

Shoalhaven Internet

Payment Assistance Policy (Financial Hardship Policy)

Effective Date: 1 April 2026

1. Our Commitment

Shoalhaven Internet is committed to assisting customers experiencing financial hardship, in accordance with **Part 6 of the Telecommunications Consumer Protections Code**.

We aim to:

- Keep customers connected where possible
- Provide **fair, flexible, and sustainable payment options**
- Treat all customers with dignity and respect

2. Eligibility for Assistance

You may be eligible if you are unable to meet payment obligations due to:

- Loss of income or employment
- Illness or injury
- Domestic or family violence
- Natural disaster or emergency
- Other reasonable causes of financial hardship

Both short-term and long-term hardship are covered.

3. How to Apply

Customers can request assistance at any time:

Phone: 02 44225040
Email: admin@shoalhaven.net.au
Website: shoalhaven.net.au

We will assess your request promptly and without unnecessary barriers.

4. Assessment Process

We will:

- Only request information necessary to assess your situation
- Not require extensive documentation unless reasonably needed
- Act promptly on all requests

5. Available Assistance Options

Depending on your circumstances, Shoalhaven Internet may offer:

- Payment plans tailored to your capacity to pay
- Payment extensions or deferrals
- Spend controls or service restrictions to limit further charges
- Plan changes to reduce ongoing costs
- Temporary suspension of service
- Waiver of late fees (where appropriate)

6. While You Are Receiving Assistance

While you are complying with an agreed arrangement:

- Your service will **not be disconnected for non-payment**
- We will continue to provide support if your situation changes
- We will review arrangements if they become unsuitable

7. Failure to Meet Arrangements

If you do not meet agreed terms, we will:

- Attempt to contact you to review your situation
- Provide an opportunity to renegotiate before taking further action

8. Financial Counselling

We encourage access to independent financial counselling:

- National Debt Helpline – 1800 007 007
- <https://ndh.org.au>

9. Complaints and Escalation

If you are not satisfied:

1. Contact Shoalhaven Internet to review the decision
2. If unresolved, contact the
Telecommunications Industry Ombudsman (TIO)
Phone: 1800 062 058
Website: <https://www.tio.com.au>

10. Accessibility

This policy is available in alternative formats on request.
