



### **For Credit Card, Paypal, and Direct Deposit Customers**

If you pay by credit card or non-direct debit primary methods of payment and your payment does not go through, our process is:

- **At 5 days overdue** – we'll send you a reminder sms and email that your invoice is overdue. It is important to note that this is a reminder and not a demand for payment
- **At 11 days overdue** - we will send you a second reminder and email and sms, warn of suspension and provide information regards financial hardship policy that you can view online.
- **At 18 days overdue** we'll email and sms you a third and final reminder regards your overdue payment, warn of suspension and provide information regards financial hardship policy that you can view online
- **At 21 days overdue** your account will be placed in suspension. We will send you an email and a sms advising you that your account is now suspended.
- We will try and contact you via phone, email or sms message for up to 20 days after suspension in reference to payment and possible payment options or if the service is to be disconnected.

If we still cannot contact you after two months at this point we disconnect your service (and in the case of fixed wireless, physically remove the wireless radio from the property) and we make the decision whether to debt collect. Notification of the disconnection will occur via SMS and email.

If your account is sent to debt collection, there will be additional charges added to your account, you will be sent a letter of demand and the debt collectors will continue to contact you.

### **For Direct Debit Customers**

If you pay by direct debit and your payment does not go through or you do not provide bank information through the client portal:

- We will try to contact you to advise what has happened, and our system will automatically attempt to debit your account seven days later unless you have made a payment, or contacted us to set up a payment plan.

- At a second declined payment, or with no bank account information provided after 2 weeks we will generally suspend your account. This suspension will stay in place until bank information provided and payment has been made.
- Other notices and disconnection is the same as per credit card customers

## Payment Plans

If you have setup a payment plan and your payment does not go through:

- You will be suspended on the expiry date of the payment plan which is generally 3 days after the initial payment plan date, or for bank accounts whenever the payment declines
- You will remain suspended until payment has been successful, which is immediate for credit card and Paypal payments, 4 business days for bank account direct debit and direct deposit.

## Payment plans for customers in Financial Hardship

If you have set up a payment plan and your payment does not go through by the due date of your payment plan we will attempt to contact you via the process:

- **At 4 days overdue** - we'll send you a reminder SMS and email that your invoice is overdue and asking if everything's OK
- **At 7 days overdue** - we send you a second reminder SMS and email that your invoice is overdue and offer an option to chat about the payment plans agreed to and possible ways to assist
- **At 9 days overdue** – we'll send you a third reminder SMS and email that your invoice is overdue and you may risk credit management action being taken on your account



- If we don't hear from you after sending you these notices, we will send you a **10-business day notice of upcoming restriction of your account**
- If we don't hear from you, at 10 business days after this notice, we'll suspend your service and send you an sms and email to let you know of the suspension
- **At 9 days after the service is restricted**, and we try and contact you via phone & email. This may continue until the next bill date approaches which is generally at the one month overdue mark.

If we still cannot contact you at this point after multiple attempts we disconnect your service (and in the case of fixed wireless, physically remove the wireless radio from the property) and we make the decision whether to debt collect. Notification of the disconnection will occur via SMS and email.

If your account is sent to debt collection, there will be additional charges added to your account, you will be sent a letter of demand and the debt collectors will continue to contact you.