

# Financial Hardship Policy (AUS)\*

\* Applicable to Podium Phones clients in Australia ONLY

1. **Purpose.** At Podium, we understand that our clients in Australia may experience unexpected financial difficulties that can affect their ability to meet their telecommunications service obligations. We are committed to helping our Australian clients facing such circumstances by providing support and assistance. This Financial Hardship Policy (this "Policy") outlines our commitment to and process for assisting clients facing financial hardship.
2. **Eligibility.** Our Australian clients experiencing genuine financial hardship may be eligible for assistance under this Policy. Financial hardship is generally defined as a situation where a client is unable to meet their financial obligations owed, under their contract for services or otherwise, due to factors such as natural disasters, illness, disability, or other significant changes in circumstances. Any help we can give will depend on each client's individual circumstances, and we provide help on a case-by-case basis.
3. **Options for Support and Assistance.** Under this Policy, and depending on your specific circumstances, we may make available to you certain options to assist in managing your financial hardship as it relates to your telecommunications services. These options may include following:
  - a. **Options to keep you connected:**
    - i. Restrictions on or reductions in service. For clients facing financial hardship, we may offer to restrict or reduce the services you receive to help you manage your financial obligations to Podium.
  - b. **Options for suitable financial arrangements:**
    - i. Temporary postponement or deferral of payment: we may consider offering a temporary postponement or deferral of payments for clients facing financial hardship.
    - ii. Waiver of Late Fees: We may consider waiving late payment fees for clients experiencing financial hardship.
    - iii. Discounting or waiving certain fees: In certain circumstances, we may consider discounting or waiving certain fees owed to Podium to support clients facing financial hardship.
    - iv. Flexible Payment Plans: clients in financial hardship may request a flexible payment plan to help manage their outstanding balances. These plans may include extended payment terms or reduced monthly payments.
4. **Application Process.** Clients seeking assistance under this Policy should follow these steps:
  - a. **Contact Us:** For more information or to request assistance under this Financial Hardship Policy, please contact our Customer Support team at: [support@podium.com](mailto:support@podium.com). Our Support team is available during the following hours: 8:30am to 5:00pm, Monday through Friday.
  - b. **Provide Information/Documentation.** Because we assess each request for financial hardship assistance based on the client's individual circumstances, clients may be required to provide documentation to support their hardship claim. This may include proof of current financial circumstances, income details, medical certificates, or other relevant documents, such as information indicating how long you think the financial hardship will continue. If you are unable to provide the requisition information or documentation, we may not be able to complete an assessment of your request. Additionally, the provision of any false or incomplete

information or documentation to us may result in the cancelling of the assessment or of any hardship arrangements. All information provided by clients during the financial hardship assessment process will be treated as confidential in accordance with our Terms and Conditions.

- c. **Assessment.** We will assess each client's situation on a case-by-case basis to determine eligibility for assistance and develop a suitable plan. This assessment may include consideration of information and documentation you provide to us, review of your service usage level, and other information available to us which we deem relevant to your circumstances. After our assessment, we will let you know of our decision, including the details of an arrangement we think is best suited to your circumstances, as soon as reasonably possible, but in no event longer than five (5) working days, following our receipt of all final requested information and documentation in support of your claim. If we need more information during our assessment, we will let you know what information we need and why.
5. **Review and Appeals.** If we are unable to reach an outcome that you think is reasonable, you can request a review of the decisions made under this Policy by submitting an email to [support@podium.com](mailto:support@podium.com), detailing the reasons for your appeal.
6. **Additional Resources.** If you are facing financial hardship and need additional support beyond what Podium may provide under this Policy, there are a number of organisations that offer financial counselling for free. For example, you can contact the National Debt Helpline by calling 1800 007 007 or by visiting [www.ndh.org.au](http://www.ndh.org.au).
7. **Policy Updates.** This Policy will be reviewed periodically to ensure its effectiveness and compliance with relevant regulations. Any updates or changes to the Policy will be communicated to clients in a timely manner.

Effective Date: April 1, 2024