Splice Internet Pty Ltd

ACN 682 918 083

Payments Assistance Policy

How we can support you

October 2025

Scope of policy

This policy applies when we supply telecommunications (telco) products and services that are not for resale to:

- individuals for personal or domestic use;
- not-for-profit organisations; or
- businesses with a maximum annual spend of no more than $40,000 that do not have a genuine and reasonable opportunity to negotiate their contract with us.

Statement of intention

This policy provides a framework that we will implement to help customers facing financial difficulty. We will only use disconnection as a measure of last resort. Our goal is to prioritise keeping the telco service of customers facing financial hardship connected.

Customer eligibility for payment assistance

Customers have a right to apply for financial hardship assistance, and it is free to use.

You may be eligible for payment assistance if you cannot pay your bills to us because of reasonable causes including:

- 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 your income or expenditure; or
- other reasonable causes

and you consider that you will be able to pay our bills if we agree on an arrangement for financial hardship assistance for our supply of telco products/services.

How to apply for payment assistance

You can apply for payment assistance and monitor the progress of your application by contacting us via:

- Phone 1800 775 423 during 9:30am to 12pm and 1pm to 5pm on a business day Melbourne Time.
- Email assistance@splice.au
- Use the live chat assistance during business operating hours on www.splice.au

Management of your payment assistance application

Our credit team will manage your application by assessing the information that you provide, assisting you with your application and communicating with you and if relevant, with your nominated representative.

In certain circumstances we may ask you to provide more information, including where you have a large amount owing, you need long-term assistance, you are a relatively new customer, or we have reason to believe there is a possibility of fraud.

After assessing your application, any options for assistance we offer will be tailored to your circumstances and may include:

- temporarily postponing, extending or deferring the time for paying a bill;
- discounting a bill charge;
- applying a credit to your account;
- waiving a debt;
- payment plans tailored to your ability to pay;
- matching your payments or giving credit in return for payments;
- controls on how you can incur charges with us, including spend controls;
- restrictions;
- removing non-essential features of a telco product/service at no cost;
- transferring you to a different telco product/service that better suits your circumstances;
- adjusting internal threshold limits so that you are not disconnected; or
- offering a free non-automatic payment method.

Complaints about our decision

If you wish to complain about our decision, on your application, or have our decision reviewed, you may do so via:

- Phone 1800 775 423
- Email complaintresolution@splice.au
- Use the live chat assistance during business operating hours on www.splice.au

If your complaint remains unresolved, you may contact the Telecommunications Industry Ombudsman (TIO) on 1800 062 058. Complaining to us or the TIO does not prevent you from agreeing to an arrangement with us about financial hardship assistance.

Free financial counselling

Free financial counselling is available from many community-based services, such as: https://ndh.org.au/financial-counselling/find-a-financial-counsellor/

Our privacy obligations

Our credit team will treat any information supplied to us with discretion. All information will be kept confidential in accordance with the Privacy Act and the Telecommunications (Financial Hardship) Industry Standard.