

● HELP WITH YOUR BILL

Financial Hardship Policy

If money is tight, tell us. We will work with you to keep you connected and find something you can genuinely afford. Asking is free, it is confidential, and while we work it out we will not disconnect you.

● HELP

01 · We are here to help

Anyone can hit a rough patch — illness, a job loss, a quiet quarter, a separation, a natural disaster, or a bill that lands in the wrong week. If that is you right now, you are not the first to call us about it and you will not be judged for it.

You are in financial hardship if you want to pay what you owe but cannot right now, or cannot on the current terms — and with some help you expect to be able to. It can be short-term, like a few tight months, or longer-term. Either way, we can help.

Hardship is about circumstances, not character. Asking for help is not a complaint, it is not a black mark, and it will not change how we treat you as a customer. Where an arrangement affects what we report to a credit reporting body, we will tell you at the time — our Credit Reporting Policy explains how that works.

This policy explains how to ask for help and what we will do. It applies to all customers of Pear Australia Pty Ltd (ABN 94 624 986 554), residential and small business, and is written to meet the Telecommunications (Financial Hardship) Industry Standard 2024. If anything in it falls short of that Standard, the Standard applies.

● ASK

02 · How to ask for help

You do not have to use the word “hardship”.

Just tell us the bill is a problem right now, or that you are having trouble paying. That is enough to start, and enough to switch on every protection in this policy. Our staff are trained to notice the signs — a missed payment, a plan that keeps breaking — and to offer help without waiting for you to ask in the right words.

Reach us whichever way is easiest for you:

- Phone — 1300 007 327, Monday to Friday, 9am to 5pm (Sydney time). Ask for help with your bill.
- Email — hello@peartelco.com.au or accounts@peartelco.com.au, or the contact form at peartelco.com.au, at any hour. We reply by the next business day.
- Post — 25 Gordonia Grove, Baulkham Hills NSW 2153.
- Through somebody acting for you — see section 07.

If you have already had a reminder, a suspension warning or a call from a debt collector, it is not too late. Get in touch and we will put the account on hold while we look at it.

● PROTECTION

03 · What we will not do while we are helping you

From the moment you ask for help, while we assess it, and for as long as you keep to an agreed arrangement:

- We will not suspend, restrict or disconnect your service over the amounts covered by your request.
- We will not start or continue credit management action on those amounts, or list a payment default with a credit reporting body.
- We will not refer the debt to a debt collector — and if it is already with one, we will instruct them to stop.
- We will not charge late payment fees on amounts covered by an arrangement.
- We will not charge you for asking, for the assessment, or for administering the arrangement.

Tell us if your circumstances change, for better or worse. If you cannot keep to the arrangement, that is not the end of it — come back to us and we will look at it again. We will only restart collection activity after contacting you, explaining why, and giving you a fair chance to put things right.

● PROCESS

04 · What happens when you ask

1**We acknowledge you — by the end of the next business day.**

Whoever you reach will take it seriously and pass it straight to the person who handles hardship. You will get an acknowledgement by phone, email or SMS, with the name and number of the person looking after it. The protections in section 03 start the moment you ask — not when the paperwork is done.

2**We assess and give you a decision — within 5 working days of you asking.**

The clock starts when you ask, not when we have every document. If we genuinely need something from you, we will tell you exactly what within 2 working days and keep working meanwhile. If we cannot decide within 5 working days, we will tell you why and when you will hear from us.

3**We agree an arrangement and put it in writing — within 2 working days of agreeing it.**

We will talk through the options in section 05 and work out something you can afford, based on what you tell us about your income and expenses. Once you agree, we confirm it in writing: what you will pay, when, for how long, what happens to the rest of the debt, and what to do if things change. If we cannot help, we will tell you why in writing and point you to free financial counselling and to the Telecommunications Industry Ombudsman.

● OPTIONS

05 · How we can help

There is no single answer. What we offer depends on your circumstances and what you can afford, so we will ask about that first — and we will not put you on a plan we can already see you cannot meet.

Time, fees and the debt:

- A payment plan spread over a period that works for you.
- More time to pay, or a payment deferred while things settle.
- Restructuring what you owe into smaller, regular instalments.
- Discounting or waiving late payment fees, cancellation fees and other charges.
- Reducing or writing off part of the debt in severe cases.

Your service and your spend:

- Moving you to a cheaper plan that suits how you use the service.
- Spend controls, hard caps and usage limits.
- Barring premium, international or roaming calls.
- Temporarily reducing a service rather than disconnecting it.
- A low-cost interim option until you can pick up the original plan.

We will not move you onto something that costs more, and we will not lock you into a longer contract as the price of getting help. If a change to your plan is part of the arrangement, we will tell you what you keep and lose before you agree — and when things improve, we will move you back.

 EVIDENCE

06 · What we may ask you for

Usually a conversation is enough. We will ask about your income and expenses, what you can afford each week or month, and how long the situation is likely to last.

Where the amount owing is large or the arrangement will run a long time, we may ask for something in support. We will only ask for what we genuinely need, and we will give you reasonable time to get it.

Reasonable evidence might be:

- A letter from a financial counsellor, community worker or support service familiar with your circumstances.
- A simple statement of your income and expenses — we can send you a form, or accept one a counsellor has prepared.
- A Centrelink statement or notice.
- Evidence of a change in circumstances — a medical or separation certificate, a termination notice, or a natural disaster notice.

We will never ask you for a statutory declaration, and we will not ask for more than is reasonable. We will not refuse to help because you have not been a customer for long, or because of assumptions about how the debt came about. If a document is hard to get, tell us and we will work with what you have.

● SUPPORT

07 · Support, representatives and free financial counselling

You do not have to do this alone. A family member, friend, financial counsellor, community worker or other authorised representative can deal with us on your behalf. We need your permission once, by phone, email or in writing.

If you need help to communicate with us:

- Interpreters — call TIS National on 131 450 and ask them to connect you to Pear Australia on 1300 007 327. The service is free to you.
- If you are deaf, or have a hearing or speech impairment — contact us through the National Relay Service and ask for Pear Australia on 1300 007 327.
- If a phone call is difficult, tell us and we will deal with you in writing. We can provide this policy and your arrangement in large print or another accessible format.

Financial counsellors are free, independent and confidential. They do not work for us, they sell nothing, and they can look at all your debts together, not just your phone bill. They can negotiate with us on your behalf, and we will not think less of you for bringing one in.

- National Debt Helpline — 1800 007 007, Monday to Friday (minimum hours 9.30am to 4.30pm). The call is routed to a service in your state or territory.
- Financial Counselling Australia — financialcounsellingaustralia.org.au — to find a counsellor near you.

Everything you tell us is confidential. We use it to assess and administer your request and nothing else, and we handle it under our Privacy Policy.

● COMPLAINTS

08 · If you are not happy with our decision

Tell us first and we will look again — someone other than the original decision-maker will review it. You can complain under our Complaint Handling Policy: 1300 007 327 or hello@peartelco.com.au.

You can also go to the Telecommunications Industry Ombudsman at any time. The TIO is free and independent, and needs no permission from us — call 1800 062 058 or visit tio.com.au.

We review this policy at least once a year and whenever the rules change. The current version is always on our website, free of charge, and available on request in a format that suits you.

- TALK TO US

Tell us early. It is much easier to fix.

Call 1300 007 327 or email hello@peartelco.com.au and say you need help with your bill — that is all you need to say. It is free, it is confidential, and while we are working it out you stay connected.