

This document outlines the types of payment assistance available and the difference between a Payment Plan and Financial Hardship.

| Payment Plan | Financial Hardship |
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| <p>A payment plan is typically applicable when:</p> <ul style="list-style-type: none"> You need a temporary arrangement to manage regular bills that you can still afford with some adjustment. You need to split current bills or overdue amounts into smaller instalments. You have capacity to pay but need some flexibility (e.g. timing or amounts). You might request this before financial hardship applies. | <p>Financial Hardship is typically applicable when:</p> <ul style="list-style-type: none"> You cannot realistically pay your bills under current terms due to hardship circumstances. You expect that you could meet your obligations only if Vonex changes your payment/service arrangements. You need additional support beyond payment timing due to a genuine inability to pay, not just a temporary cashflow issue. |
| <p>Example circumstances that may qualify for a Payment Plan include:</p> <ul style="list-style-type: none"> A temporary cashflow issue such as being paid later than expected. A large once off expense such as a car repair or utility bill. Catching up on an overdue account due to missed payments. | <p>Example circumstances that may qualify for Financial Hardship include:</p> <ul style="list-style-type: none"> Personal or household illness Unemployment or decreased income Victim/Survivor of domestic violence Impact from a Natural Disaster |
| <p>What can Vonex do to help if I need a Payment Plan?</p> <ul style="list-style-type: none"> Vonex can offer a temporary payment arrangement to assist you to maintain your account. Each situation is different and our staff will work with you to find the solution that best fits your circumstance. | <p>What can Vonex do to help if I qualify for Financial Hardship?</p> <ul style="list-style-type: none"> Vonex has a variety of options from temporary payment extensions to assistance to reduce ongoing costs and more. For more information, please refer to our Financial Hardship Policy. |

How do I know which type of assistance I should discuss with Vonex staff?

- If you are unsure which type of assistance suits your circumstances, Vonex staff are trained and ready to assist you.

Where can I find the Vonex Financial Hardship Policy?

- Our Financial Hardship policy is available on our website at <https://vonex.com.au/policies>

Please contact Vonex for further information or visit our website www.vonex.com.au