

Bendigo Bank Telco Offer Credit Management Policy

Through the development and application of a defined credit management policy and reliable credit management practices Community Telco will be able to:

- maintain an acceptable level of credit risk for our company; and
- help you to manage your expenditure on services

Credit Assessments

Prior to establishing your account, a credit assessment will be undertaken to determine your creditworthiness.

Community Telco will only provide accounts you if you meet our credit approval criteria.

In line with our Standard Form of Agreement Community Telco reserves the right to provide services with restricted or conditional access, or undertake the process of obtaining a security bond or guarantor, in lieu of you failing a credit assessment.

Credit Control Tools

To help you estimate and control costs, Community Telco provides a number of credit control tools to help you monitor and manage your account with us. These tools can help you in a variety of ways, depending on your specific needs or the area of cost that's of most concern to you.

You can obtain a current list of control tools via our website at www.communitytelco.com.au

Unbilled amounts

Community Telco offers you information on and access to unbilled amounts. Access to this information will help you to manage your account.

If you wish to obtain information on unbilled amounts you should contact our customer service centre on 1300 098 889.

Payment difficulties

We have options available to assist you if you are experiencing difficulties in paying your account. The options discussed with you will take into account your individual circumstances with the intention being to establish an arrangement that is suitable to both Community Telco and you.

Credit Management Action

Prior to pursuing credit management action we will first notify you of the details pertaining to any overdue amounts, the timeframe for payment and the consequences of non payment.

Typically credit management action will include possible suspension and disconnection of services, debt collection, and in serious cases legal action.

Prior to undertaking the process of suspending or disconnecting a service we will make reasonable attempts to advise you of the following:

- that you may benefit from speaking with a financial counsellor, if you are experiencing financial difficulty
- the options available to assist you to managing payment difficulties
- the effect of non payment

In the event that we need to pursue credit management action we will:

- ensure we communicate directly with you if you are the appropriate authorised account contact
- ensure that any communication we have with regard to suspension or disconnection of services is clear and able to be understood

In the event that a suspension is imposed on a fixed line or mobile service, we will ensure that emergency service numbers are still accessible.

Disputed Amounts

We will not take credit management action in relation to genuinely disputed amounts whilst the disputed amount is being investigated and remains unresolved by us, the Telecommunications Industry Ombudsman (TIO) or any other relevant recognised agency.

All disputes raised with us, relating to fees and charges, will be responded to within 14 business days. Any credit or adjustment due will be applied to your account after the dispute has been resolved. The subsequent invoice will clearly reference any amount applied.

For further information:

Please phone Community Telco on 1300 098 889.

Supply of products

Telecommunications and internet products are provided by Community Telco Australia Pty Ltd (CTA) ABN 93 094 908 326. CTA is not an authorised deposit-taking institution (or bank) and the acquiring or purchasing of telecommunications and internet products does not represent a deposit with, obligation or liability of Bendigo and Adelaide Bank Limited. Bendigo and Adelaide Bank Limited does not guarantee the performance of CTA or any of its products and services. Please refer to the Standard Form of Agreement and Acceptable Use Policy for full terms and conditions at www.communitytelco.com.au.