



Financial Hardship Policy

This is Orion Satellite Systems Pty Ltd's (trading as Reachnet) Financial Hardship Policy which complies with the Telecommunications Consumer Protection Code C628:2012. Definitions for the terms used in this Policy are contained in the Orion Satellite Systems Standard Form of Agreement (SFOA) that is available at www.reachnet.com.au/sfoa

This policy only applies to a “Consumer” as defined by the Telecommunications Consumer Protection Code C628:2012 and applies only to Reachnet customers where acceptance of the Orion Satellite Systems Pty Ltd Standard Form of Agreement is a prerequisite for Service provision.

What You must do

1. You must comply with your obligations under Clause 7 of the Orion Satellite Systems Pty Ltd Standard Form of Agreement and your obligations under Orion’s policies.
2. You must continue to pay all invoices by the due date and not fall into arrears.
3. You must advise Orion that you are experiencing financial hardship before your account is in arrears.
4. You must consider if You require financial counselling and acquire these services via an online directory search or other method.
5. You must adhere to any debt repayment arrangement agreed between You and Us.

What We will do

1. We will provide You with email notifications that your account is in arrears and a warning that your Service will be suspended if the debt remains unpaid.
2. We will advise You in writing that Your Service is suspended on the 31st day that your debt remains unpaid.
3. We will remove the suspension if the outstanding amount is paid in full within 90 days.
4. We will negotiate a debt repayment schedule with You to fully pay the debt within 90 days of the debt occurring while your Service is suspended.
5. We will advise You in writing that your Service is terminated on the 91st day that your debt remain unpaid and that the debt may be referred to an external agency for collection.

What We will not do

1. We will not provide credit, reduce or remove debts that You owe to Us.
2. We will not seek debt collection while You are repaying a debt.
3. We will not continue to provide a Service to You when your account is more than 30 days in arrears.
4. We will not waive Service suspensions on unpaid accounts.
5. We not engage in threatening behaviour or harassment to recover debts.
6. We will not provide You with financial advice or make referrals to organisations offering financial counselling.