LEGAL POLICY

Payment Assistance Policy (Financial

2.0

Help available if you are having trouble paying a Real World bill, including how to apply and the application form.

DATE

13 August 2026

ABN

74 101 234 664

Summary

You have a right to ask for help. Any residential, small business or not-for-profit customer can apply, whether the difficulty is short-term or longer-term. You can apply even if your account is already overdue, and even if you no longer have a service with us but still owe us money.

It is free. We charge nothing to apply, to be assessed, or to be helped.

What financial hardship means. You are in financial hardship if you want to pay what you owe but cannot, or cannot on time, because of your circumstances. That might be short-term — illness, a death in the family, a natural disaster, losing work, an unexpected bill — or longer-term, such as an ongoing change to your income, health or family situation. We do not require evidence of your circumstances if you are asking for short-term help, or if you are a victim-survivor of domestic or family violence.

What we can offer. Depending on your situation, we may: give you more time to pay; set up a payment plan tailored to what you can actually afford; spread a large bill over several months; waive or refund late payment fees; move you to a cheaper plan that suits you better; put controls on your account to stop your spend growing; suspend or reduce some charges for a period; or, in appropriate cases, reduce or write off part of what you owe. We will agree an arrangement that fits your circumstances.

How to apply. Call **1300 798 718**, email **accounts@rwts.com.au**, or use any other way you normally contact us. You can ask someone to apply on your behalf. We will assess a complete application within **5 business days** and tell you the outcome within **2 business days** of finishing the assessment.

Staying connected. Our aim is to keep you connected. We will not restrict, suspend or disconnect your service while we are discussing options with you, while your application is being assessed, or while you are keeping to an arrangement. Disconnection is only ever a last resort.

If you are unhappy with how we handle it. Tell us — email **accounts@rwts.com.au** or ask for the Payment Assistance Review Officer. If we cannot resolve it, you can take it to the Telecommunications Industry Ombudsman, free of charge, on **1800 062 058** or at **tio.com.au**. Complaining does not stop you accepting an arrangement.

Free independent help. Financial counsellors are free, independent and confidential. Call the **National Debt Helpline on 1800 007 007** or visit **ndh.org.au**.

1. Our commitment

Real World Technology Solutions Pty Ltd (ABN 74 101 234 664) and Real World Networks Pty Ltd (“Real World”, “we”, “us”) know that sometimes people and organisations cannot pay a bill on time. When that happens we would rather work with you than take action against you.

Our intention is to keep you connected. We will prioritise keeping your service connected while you are working through payment difficulty with us, and **disconnection will only be used by us as a measure of last resort.**

We will treat you with respect, deal with you in a way that is focused on your circumstances rather than on ours, and keep what you tell us confidential.

2. Who this policy is for

This policy applies to:

- **residential customers** — individuals who acquire a service mainly for personal or domestic use;
- **small business customers** — businesses that acquire services on our standard terms and whose annual spend with us is, or we reasonably estimate will be, no more than **$40,000**; and
- **not-for-profit organisations** — with no limit on annual spend.

It also applies if you are a **former customer who still owes us money**.

It covers all of our services. Our obligations under the Telecommunications (Financial Hardship) Industry Standard 2024 relate to telecommunications products, but we apply this policy to everything we supply — including managed IT, professional services and hardware — so you get the same help regardless of which service you are having trouble paying for.

One difference is worth knowing: the Telecommunications Industry Ombudsman can only consider complaints about telecommunications services. For our other services, the complaint path is the internal review process in section 11.

3. What financial hardship means, and who is eligible

You are in **financial hardship** if you want to pay what you owe us but you are unable to do so, or unable to do so by the due date, because of your circumstances.

Financial hardship can be **short-term** — for example illness or injury, a death in the family, a natural disaster or emergency, losing employment or a major customer, a relationship breakdown, an unexpected large expense, or being a victim-survivor of domestic or family violence — or **longer-term**, for example an ongoing reduction in income, a chronic health condition, a disability, or caring responsibilities.

You are eligible to apply if you are a customer covered by section 2 and you are experiencing financial hardship. You do not need to be in arrears to apply — you can come to us before you miss a payment, and we would prefer that you did.

4. What we may ask you for

To understand your situation we may ask about your income and expenses, what has changed, what you think you can afford, and how long you expect the difficulty to last. We will only ask for what we reasonably need to assess your application, and we will not put you through a multi-step process that unreasonably delays or prevents your assessment.

We will not require you to provide evidence of your circumstances if:

- you are asking for **short-term** assistance; or
- you are a **victim-survivor of domestic or family violence**.

In other cases we may ask for supporting information — for example a statement of your financial position, a letter from a financial counsellor, or a Centrelink statement. If you cannot provide something, tell us and we will work with what you can give us. We destroy supporting information once we have finished the assessment, unless we are required to keep it.

5. How to apply

You can apply in any way you normally contact us. That includes:

CHANNEL	DETAIL
Phone	**1300 798 718**, Monday to Friday, 9:00am to 5:00pm (Sydney time)
Email	**accounts@rwts.com.au** — any time
Support portal	Through the portal, or by emailing support@rwts.com.au
Your account manager	Directly, if you have one
Post	Real World Technology Solutions, PO Box 1385, Macquarie Centre PO, North Ryde NSW 2113

You do not have to use a form. Telling us in your own words that you are having trouble paying is enough to start an application. If you would rather use a form, the **Payment Assistance Application Form** is at the end of this page.

Someone can apply for you. An authorised representative, an advocate, a family member, a financial counsellor or a community worker can apply on your behalf — see our policy on Appointing an Authorised Representative.

Accessibility. If you need this policy or the form in another format, or need help completing it, tell us and we will arrange it at no cost. You can also contact us through the National Relay Service at **accesshub.gov.au/nrs** or on **1300 555 727**.

Tracking your application. When you apply we will give you a reference and tell you who is handling it. You can ask for an update at any time using any of the channels above, and we will tell you what stage your application is at.

6. How we assess your application, and how long it takes

1. We acknowledge your application and tell you if we need anything else from you.
2. We consider your circumstances, what you have told us about what you can afford, your account and payment history with us, and the options that would realistically help.
3. **We assess a complete application within 5 business days** of receiving everything we need.
4. **We tell you the outcome within 2 business days** of finishing the assessment.
5. If we approve assistance, we discuss the options with you and agree an arrangement.

If we decide you are not eligible, we will tell you why, tell you how to ask us to review that decision, and tell you how to complain — including to the TIO where your complaint is about a telecommunications service.

7. The assistance we can offer

We offer at least the following options, and we will discuss which of them suit your circumstances:

1. **Postponing, extending or deferring the time for payment** — including a short payment holiday.
2. **A tailored payment plan** — instalments set by reference to what you can actually afford and how long you need, not by a fixed formula.
3. **Spreading a large or unusual bill** over a number of billing periods.
4. **Waiving or refunding late payment fees, dishonour fees and other charges** connected with the difficulty.
5. **Moving you to a different plan, product or service** that costs less or better suits what you actually use, including a pre-paid option.
6. **Spend controls and restrictions you choose** — for example barring premium services or capping usage — so your costs do not keep growing while you catch up.
7. **Temporarily reducing or suspending recurring charges** for a service you are not using, where we can.
8. **Reducing or waiving part of the debt**, in appropriate cases.

We may combine these. If none of them will realistically help, we will tell you so, explain why, and point you to free financial counselling.

8. Once we agree an arrangement

- The arrangement starts **as soon as you tell us you agree to it** — you do not have to wait for paperwork.
- We will give you **written notice of the arrangement within 2 business days**, setting out what you have agreed to pay and when, how long the arrangement runs, what happens at the end of it, and the circumstances in which we may take credit management action.
- **We do not charge you** for applying, being assessed, or being given assistance.

If your circumstances change, tell us. We will review the arrangement **within 5 business days** of you telling us. You will not be penalised for asking for a review.

9. How we identify customers who may need help

We train our accounts, support and account management staff to recognise signs that a customer may be having trouble paying, and to raise payment assistance with you rather than wait for you to ask. Our reminder notices, overdue notices and any notice about restricting, suspending or disconnecting a service will tell you about this policy and how to get help.

When we communicate with you about payment difficulty we will do so in plain language, through a channel that suits you, and we will not make it harder than it needs to be.

10. Credit management while you are getting help

Before we take any credit management action — meaning any action to manage credit risk or collect a debt, including restricting, suspending or disconnecting a service — we will take all reasonable steps to work out whether you are in financial hardship. If you are, we will offer you suitable assistance and take all reasonable steps to keep your service connected.

We will not take credit management action while:

- you are discussing payment assistance options with us;
- your application is with us and has not been decided; or
- you are keeping to an arrangement we have agreed.

If we do need to take action, we will first try to reach you — at least **three separate attempts, each on a different business day, over no more than 10 calendar days, using at least two different methods, at least one of them in writing**. The written contact will tell you that we propose to take credit management action and that this may include restricting, suspending or disconnecting your service.

Suspension or disconnection is a last resort. Before we suspend or disconnect, we will give you **at least 10 business days' written notice** telling you what we intend to do, when, why, all the charges that may apply, how it may affect your other products and services, and how to contact us, the TIO and free financial counselling services.

We will not sell your debt while you are in a protected period under this section, or while an arrangement is being reviewed.

11. If you are not happy with how we handle this

Talk to us first. Email **accounts@rwts.com.au** or ask for the **Payment Assistance Review Officer**. We will acknowledge your complaint promptly, tell you how long we expect to take, and give you a decision. You can ask us to review any decision we make under this policy.

Making a complaint does not stop you agreeing to an arrangement in the meantime, and it does not affect your eligibility for assistance.

If we cannot resolve it, and your complaint is about a telecommunications service, you can take it to the **Telecommunications Industry Ombudsman**, free of charge:

- **1800 062 058** · **tio.com.au** · PO Box 276, Collins Street West VIC 8007

12. Free and independent support

Financial counsellors are free, independent and confidential:

- **National Debt Helpline — 1800 007 007, ndh.org.au**
- **Mob Strong Debt Help** (for Aboriginal and Torres Strait Islander people) — **1800 808 488**
- **Way Forward — wayforward.org.au**

- If you are affected by domestic or family violence, **1800RESPECT — 1800 737 732**, **1800respect.org.au**

We can refer you to a financial counsellor if you would like us to.

13. Records and privacy

We keep records of applications, assessments, arrangements and any credit management action, and we retain them for at least two years. We handle your personal information in accordance with the Privacy Act 1988 and our **Privacy Policy**, and we treat information about your financial circumstances as confidential.

14. Approval and review

This policy is approved by the Chief Executive Officer of Real World Technology Solutions Pty Ltd, who is responsible for its implementation and operation.

Approved by	Andrew Yager, Chief Executive Officer
Date approved	13 August 2026
Next review due	August 2027

We review this policy at least once every 12 months.

15. Contact

1300 798 718 · **accounts@rwts.com.au** · Real World Technology Solutions, PO Box 1385, Macquarie Centre PO, North Ryde NSW 2113

Payment Assistance Application Form

You do not have to use this form — you can apply by phone, email or any other way you normally contact us. Return it to **accounts@rwts.com.au**, or call **1300 798 718** and we will complete it with you over the phone.

About you

Account name	
Account number	
Your name	
Your role (if a business or not-for-profit)	
Phone	
Email	

Best way and time to contact you	
Are you applying on someone else's behalf? If so, whose, and in what capacity?	

Your situation

What has made it hard to pay? (A sentence or two is fine.)	
Is this short-term, or do you expect it to continue longer term?	☐ Short-term ☐ Longer-term ☐ Not sure
Roughly how long do you think you need help for?	
What amount could you realistically pay, and how often?	
Are there services you no longer need, or would a cheaper plan help?	
Anything else we should know, or anything you need us to do differently when we contact you?	

Support

Are you working with a financial counsellor or adviser? If so, may we deal with them?	
Would you like us to refer you to a free financial counsellor?	☐ Yes ☐ No

Please note: applying is free. You do not need to provide evidence of your circumstances if you are asking for short-term help, or if you are a victim-survivor of domestic or family violence. We will assess a complete application within 5 business days and tell you the outcome within 2 business days of finishing the assessment. We will not restrict, suspend or disconnect your service while we are assessing your application or while you are keeping to an arrangement.