



# EASTLINK HARDSHIP POLICY

1 November 2017

## INTRODUCTION

While we expect customers to limit their use of EastLink so that it remains within their ability to pay, we recognise that people can experience real financial hardship and may need additional assistance and flexibility.

This Hardship Policy ensures that regardless of your circumstances, you will be treated with understanding, dignity and respect.

We will listen to you and understand what you tell us, and we will actively work with you to find a solution that helps you manage the payment of your EastLink debt.

## HOW THIS POLICY MAY APPLY TO YOU

If you are experiencing financial hardship and are finding it difficult to pay an existing EastLink debt then this Policy is designed to help you.

Financial hardship means the temporary inability to pay a debt in full by its due date because of the impact of unemployment, ill health, a death in the family, a loss arising from an accident, family violence, or other sudden change in circumstance.

The EastLink debt can be related to EastLink toll invoices, EastLink overdue notices, or an EastLink Breeze account. You do not need to have an EastLink Breeze account for this Policy to apply.

## TOLLWAY FINES ARE EXCLUDED FROM THIS POLICY

Tollway fines are not issued by EastLink. They are issued by Victoria Police.

We cannot provide you with any assistance relating to a tollway fine as we do not administer them and moneys paid go to the State.

If you are finding it difficult to pay a tollway fine, please visit the State Government's website <http://online.fines.vic.gov.au> to find out more about your options.

## CONSISTENT WITH THE DEBT COLLECTION GUIDELINE

This Policy and the way we help people experiencing hardship are consistent with the Debt Collection Guideline July 2014, which was jointly produced by the Australian Competition and Consumer Commission (ACCC) and the Australia Securities and Investments Commission (ASIC).

The Debt Collection Guideline aims to assist creditors, collectors and debtors understand their rights and obligations, and ensure that debt collection activity is undertaken in a way that is consistent with consumer protection laws and encourages flexibility on the part of organisations attempting to collect outstanding debts.

## AVAILABLE OPTIONS

We assess each application for financial hardship assistance on the customer's individual financial circumstances.

Options that we may provide to you under this Policy include:

- > Extension of payment terms to provide you with more time to pay the debt.
- > A payment plan that is realistic and affordable to allow you to pay the debt by instalments over a maximum of 12 weeks (or other timeframe if agreed by us).
- > Our commitment to refrain from debt collection activities over a timeframe agreed by us.

Based on your specific circumstances, we reserve the right to apply our discretion in the use of these and any other options.

## HOW TO REQUEST HARDSHIP ASSISTANCE

To request hardship assistance for an existing EastLink debt, please phone us on (03) 9955 1400 during business hours. (If you prefer not to phone, you can contact us online via our website – see the Enquiries page for details at [www.eastlink.com.au/enquiries](http://www.eastlink.com.au/enquiries).)

When you contact us, we will ask some questions about your situation, such as your financial circumstances, income details, and whether this is temporary or not, to help us determine the suitability of the options that may be available to you under this Policy. We will treat your request confidentially and fairly and ensure that the right arrangement is agreed to if appropriate.

Most requests for hardship assistance are able to be resolved within the first phone call with a member of our customer services team.

If that is not possible, your request for hardship assistance will be referred to our credit department for further assessment. In this case we may need to contact you to request or provide further information.

### FINANCIAL COUNSELLOR OR OTHER REPRESENTATIVE

If you prefer, you can ask your financial counsellor (if you have one) or another suitable representative (e.g. a friend or relative) to request hardship assistance on your behalf.

You should provide them with a copy of the documentation previously provided by us to you in relation to your debt (for example EastLink toll invoices).

You can also talk to a financial counsellor at MoneyHelp, a not for profit Victorian Government service providing free, confidential phone finance counselling for Victorians experiencing financial difficulty, on 1800 007 007 (9:30am to 4:30pm Monday to Friday). Visit [www.moneyhelp.org.au](http://www.moneyhelp.org.au) for more details.

### DON'T USE TOLLWAYS WHILE REPAYING YOUR DEBT

If we provide you with an extension of payment terms, a payment plan or we commit to refrain from debt collection activities, we recommend that you do not use any tollways until your debt is paid.

This will reduce your expenses and allow you to pay your debt more quickly. It may also help by stopping the debt from getting larger and even more difficult to pay.

Alternative routes include Springvale Road and Stud Road, which run north-south parallel to EastLink. An alternative route to the EastLink tunnels is via Springvale Road and Maroondah Highway.

While EastLink saves time compared with alternative routes, EastLink is not an essential service.

### CONTACT US IF YOUR CIRCUMSTANCES CHANGE

You should contact us if your circumstances change after we have provided you with an extension of payment terms or a payment plan, or while we are refraining from debt collection activities. For example: if you become unable to comply with the conditions of the agreed payment plan; or if your financial hardship is alleviated and you become able to pay your debt more quickly.

### PRIVACY

Our Privacy Policy applies at all times. It is available on our website [www.eastlink.com.au](http://www.eastlink.com.au).

### COMPLAINTS

If you are unhappy with the outcome of your request for hardship assistance, we respect your right to make a complaint. To make a complaint, please phone us on (03) 9955 1400 during business hours. (If you prefer not to phone, you can contact us online via our website – see the Enquiries page for details at [www.eastlink.com.au/enquiries](http://www.eastlink.com.au/enquiries).)

If you are unhappy with the outcome of your complaint you can contact the TCO Tolling Customer Ombudsman by phone on 1800 145 009. Visit [www.tollingombudsman.com.au](http://www.tollingombudsman.com.au) for more details.