

Financial Hardship Policy

September 2026

Blaze Mobile Pty Ltd | ABN 43 676 486 525

About This Policy

This Policy outlines Blaze Mobile's commitment to identifying, supporting and assisting customers who are experiencing financial hardship, as defined under the Telecommunications (Financial Hardship) Industry Standard 2024. This Policy provides additional, longer-term assistance for customers facing serious or ongoing financial difficulty.

Purpose

The purpose of this Policy is to ensure:

- Customers experiencing hardship receive fair, flexible and compassionate support
- Blaze Mobile complies with the ACMA Financial Hardship Standard
- Customers stay connected wherever possible
- Arrangements are sustainable and tailored to individual needs

Who This Policy Applies To

This Policy applies to:

- All Blaze Mobile residential customers
- Not-for-profit organisations and small businesses with annual spend under $40,000

This Policy covers longer-term support. For temporary or short-term payment support, customers should refer to the Blaze Mobile Payment Assistance Policy.

What Is Financial Hardship?

A customer is experiencing financial hardship when they are unable to meet their financial obligations due to circumstances such as illness, unemployment, insufficient or reduced income, domestic or family violence, death in the family, natural disasters, sudden or unexpected life events, or other reasonable causes — AND they believe they can meet their obligations with short-term or long-term financial assistance suited to their situation.

Identifying Eligible Customers

Customers may be identified through:

- Self-identification
- Blaze Mobile staff identification
- Referrals from third parties
- Missed payments or account indicators

Blaze Mobile may use responsible data insights to help identify potential hardship, always in accordance with our Privacy Policy.

Providing Information to At-Risk Customers

Blaze Mobile staff are trained to recognise signs of hardship, provide clear and accessible information, support customers with disabilities or language needs, and direct customers to the correct policy. Customer-facing channels will include information about hardship support in bills, reminder notices, and communications about missed payments.

Hardship Assistance Options

Assistance may include:

- Long-term payment plans
- Debt reduction or tailored repayment schedules
- Fee or charge waivers
- Spend controls
- Service restrictions
- Removal of non-essential service features
- Downgrading to a more affordable plan (where an eligible lower-cost plan is available)
- Temporary suspension of services
- Help accessing external support services

Applying for Hardship Assistance

Customers can apply by contacting Blaze Mobile through:

Phone	+61 2 7804 4211
Email	accounts@blazemobile.com.au
Online	www.blazemobile.com.au

Information You May Need to Provide

Blaze Mobile will verify identity through multi-factor authentication. We may request information such as income details, expense information, expected duration of hardship, and documents supporting long-term assistance where reasonable. Customers experiencing domestic or family violence will not be asked for evidence unless required under the ACMA Standard.

Timeframes

Blaze Mobile will provide an estimated timeframe when the application is received. Assessments will be completed within 5 business days of receiving a complete application. Customers will be advised of the outcome within 2 business days after assessment. Blaze Mobile will pause credit action while an application is being assessed.

If Circumstances Change

Customers should contact Blaze Mobile if they cannot meet the agreed arrangement, their financial situation changes, or they need additional support. If a customer is struggling with a Payment Assistance arrangement, Blaze Mobile may recommend transitioning to this Hardship Policy.

External Support Services

National Debt Helpline	1800 007 007
Small Business Debt Hotline	1800 413 828
Services Australia	servicesaustralia.gov.au
Moneysmart	moneysmart.gov.au
1800RESPECT	1800 737 732
BeyondBlue	1300 224 636
Kids Helpline	1800 55 1800
Lifeline	13 11 14

Complaints

If you are unhappy with how Blaze Mobile handled your hardship request:

Phone	+61 2 7804 4211
Email	complaints@blazemobile.com.au
Online	www.blazemobile.com.au
TIO (escalation)	1800 062 058 | https://tio.com.au

Relationship to the Payment Assistance Policy

This Policy applies to customers needing medium to long-term support. Customers needing short-term adjustments or temporary payment help should refer to the Blaze Mobile Payment Assistance Policy. Both policies work together to ensure customers receive the right support at the right time.

Review of This Policy

This Policy is reviewed annually or sooner if changes in legislation or services require it. The current version is available at blazemobile.com.au/Legal/TermsAndPolicies.