

Credit Management Policy

(Residential and Small Business Customers)

Bolton Clarke

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Credit Management Policy

This policy outlines our credit management policy for customers.

- At 1 day before your invoice due date, we'll send you a reminder SMS and email that your invoice is due.
- Payment will be taken in line with our Direct Debit Service Agreement.

Note: Business Day is defined as Monday to Friday 9am to 5pm Australian Eastern Standard Time excluding national public holidays.

Direct Debit & Non-Direct Debit customers

If your direct debit fails or payment has not been received:

- We will try to contact you to advise what has happened, and our system will automatically place your service into a suspended or restricted state.
- If you make subsequently make payment using a real-time payment method such as credit card, your service will be automatically unsuspended within 1 business day.
- If you make a payment using a non-real time payment method, your service will be unsuspended the next Business Day. You may also contact us and provide receipt details with the payment method used and request your service to be unsuspended. This form of unsuspension prior to payment being received by us, will be at our absolute discretion.
 - If you advise us of payment made using a non-real time payment method, and we temporarily unsuspended your service, and we have not received payment the next Business Day, your service will be suspended again.
- If no payment has been made 7 days after your due date you will be notified via email and SMS that your service has been terminated.
 - If payment remains outstanding 30 days after termination, the matter will go to a debt collector agency which will incur additional fees that will be added to your account; you will be sent a letter of demand, and the debt collectors will continue to contact you.

Payment Plans

If you have setup a payment plan and your payment does not go through:

- You will be suspended on the expiry date of the payment plan.
- If no payment has been made 7 days after your suspension date you will be notified via email and SMS that your service has been terminated.
 - If payment remains outstanding 30 days after termination, the matter will go to a debt collector agency which will incur additional fees that will be added to your account; you will be sent a letter of demand, and the debt collectors will continue to contact you.

Customers with Financial Hardship arrangements

For details of our Financial Hardship – Payment Assistance policy, please visit our website.

Process

- At 1 day overdue - we'll send you a reminder SMS and email that your invoice is overdue and asking if everything's OK
- At 4 days overdue - we send you a second reminder SMS and email that your invoice is overdue and offer an option to chat about payment plans
- At 9 days overdue – we will send you a third reminder SMS and email that your invoice is overdue and you may risk credit management action being taken on your account
- If we don't hear from you after sending you these notices, we will send you a 10-business day notice of upcoming suspension of your account
- If we don't hear from you, at 10 business days after this notice, we will suspend your service and send you an SMS and email to let you know.
- 1 day after your service is suspended, we'll send you a final notice via post and/or email if no payment or payment plans have been put in place.
- At 5 days after the service is suspended, we will attempt to contact you one final time via phone & email.
- If we still can't contact you at this point your service will be terminated, and the matter will go to a debt collector agency which will incur additional fees that will be added to your account; you will be sent a letter of demand, and the debt collectors will continue to contact you.