

Yomojo's Policy for Assisting Vulnerable Customers

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If you are in immediate danger or need immediate assistance call: Triple Zero (000)

If you are concerned that someone may be monitoring your device, consider viewing this document on a device they cannot access, and delete it from your browsing history afterwards.

If you require a translator or interpreter to communicate with us, please contact the [Federal Government's Translation and Interpreting Service \(TIS\)](#) for further assistance

We recognise that telecommunications services are essential to safety, wellbeing, social participation, education, employment, health care, emergency support and access to critical services.

Here at Yomojo, we are committed to ensuring that customers experiencing vulnerability are treated with dignity, fairness, empathy and respect, and are provided with practical, accessible and timely support to help them access, use and manage their telecommunications services.

We maintain policies, systems, processes, training and governance arrangements that assist and protect customers experiencing vulnerability, consistent with applicable Australian telecommunications obligations and regulatory expectations. **1.1 Definitions**

Terms	Definitions
Customer vulnerability	Circumstances that may make it more difficult for a customer to access, understand, use, maintain or pay for telecommunications services.
Financial hardship	A situation where a customer is unable to meet payment obligations due to financial difficulty.
Domestic, family or sexual violence	Violence, abuse, coercion or threatening behaviour occurring in domestic, family, intimate or sexual contexts, including technologyfacilitated abuse.
Specialist support	Support provided by trained personnel with appropriate authority, systems access and expertise to assist vulnerable customers.

1.2 Purpose

The purpose of this Policy is to explain Yomojo's framework for identifying, supporting and protecting customers who are experiencing, or are at risk of experiencing, vulnerability.

This Policy confirms that we undertake to:

1. Provide fair, safe and accessible support to vulnerable customers.

2. Minimise harm and avoidable customer detriment.
3. Maintain access to essential telecommunications services wherever reasonably possible.
4. Provide additional support for customers experiencing financial hardship.
5. Provide safe and specialist support for customers affected by domestic, family or sexual violence (DFSV).
6. Protect the privacy, confidentiality and safety of customers.
7. Comply with applicable Australian telecommunications laws, industry standards and regulatory expectations.

1.3 Policy Principles

Yomojo will apply the following principles when assisting customers experiencing vulnerability.

1.3.1 Dignity, Respect and Fairness

Customers experiencing vulnerability will always be treated with dignity, respect, patience and fairness.

Our staff will avoid judgemental language, assumptions, blame or conduct that may increase distress or harm.

1.3.2 Customer-Centred Support

Our support will be tailored to the customer's individual circumstances, needs and preferences

1.3.3 Safety First

Where a customer's safety may be at risk, customer safety must take precedence over standard operational processes wherever reasonably possible.

This is particularly important where a customer is affected by domestic, family or sexual violence, where telecommunications services may be a lifeline and may also be used as a mechanism for control or abuse.

1.3.4 Accessibility and Inclusion

We will seek to ensure that customers can access information, support and services in ways that are easy to understand and appropriate to their circumstances.

1.3.5 Privacy and Confidentiality

Information about a customer's vulnerability will be collected, used, stored and disclosed carefully, lawfully and only where necessary. We will ensure that customer information is private and will be handled responsibly and with care.

1.3.6 **Minimise Repeat Disclosure**

We will seek to minimise the need for customers to repeatedly disclose sensitive or traumatic personal circumstances.

1.3.7 **Continued Connectivity**

We will take reasonable steps to keep customers connected to essential telecommunications services wherever reasonably possible. If your service has been restricted, suspended or disconnected and you have concerns about your safety, we will take reasonable steps to reconnect you as quickly as possible.

2 DEFINITION OF CUSTOMER VULNERABILITY

For the purposes of this Policy, a customer may be experiencing vulnerability where their personal circumstances, environment, characteristics or interactions with the Company make it more difficult for them to access, understand, use, maintain or pay for telecommunications services.

Vulnerability may be temporary, episodic, long-term or permanent.

A customer may experience vulnerability due to one or more factors, including but not limited to:

- Financial hardship
- Domestic, family or sexual violence
- Serious illness
- Disability
- Mental health conditions
- Age-related barriers
- Low literacy or digital literacy
- Limited English proficiency
- Cultural or communication barriers
- Bereavement
- Natural disaster
- Homelessness
- Remote location
- Caring responsibilities

- Coercive control
- Technology-facilitated abuse
- Medical dependency on telecommunications services

3 OUR COMMITMENTS TO YOU

We will communicate with vulnerable customers in a way that is clear, respectful, accessible and appropriate to their circumstances.

Our staff will:

- Listen actively and patiently.
- Use plain language.
- Explain options clearly.
- Allow additional time where needed.
- Avoid unnecessary repetition.
- Ask for your preferences regarding communication channels.
- Confirm understanding without patronising or pressuring you.
- Offer interpreter, relay or accessibility support where appropriate.

We will also maintain a specialist escalation pathway for customers experiencing vulnerability, and where possible direct our customers to a dedicated specialist support team.

To access this support, contact our specialist support team directly at privacy@yomojo.com.au, or contact our customer service team by phone or live chat and ask to be referred to our specialist support team.

4 FINANCIAL HARDSHIP ASSISTANCE

Please see our [Financial Hardship Policy](#)

We will provide financial hardship assistance to eligible customers who are unable to meet their payment obligations due to financial difficulty.

We will:

1. Make hardship information easy to find and access.

2. Inform customers of available support options.
3. Assess hardship requests promptly and fairly.
4. Provide support that reflects the customer's circumstances.
5. Take reasonable steps to keep services connected.
6. Avoid inappropriate credit management action where a customer is engaging with the Company about hardship.
7. Train personnel to identify and respond to hardship.

Hardship assistance may include, where appropriate:

- Payment extensions
- Payment plans
- Spend controls
- Restriction of non-essential services
- Plan reviews
- Transfer to a more affordable plan
- Temporary suspension of collections activity
- Waiver or reduction of certain fees or charges
- Referral to financial counselling services
- Assistance to avoid unnecessary disconnection

5 DOMESTIC, FAMILY AND SEXUAL VIOLENCE SUPPORT

Please see our [Domestic, Family and Sexual Violence Policy](#)

Yomojo will maintain safe, confidential and trauma-informed support for customers affected by domestic, family or sexual violence.

Our staff will:

- Always prioritise your safety.
- Listen without judgement.

- Avoid requiring unnecessary evidence.
- Avoid requiring you to contact, negotiate with or obtain consent from an alleged perpetrator.
- Minimise repeat disclosure.
- Protect personal and account information.
- Suppress or protect information where disclosure may create risk.
- Escalate immediately to specialist support where required.
- Offer safe communication methods.
- Provide information about external support services where appropriate.

6 PRIVACY, CONSENT AND INFORMATION HANDLING

Please see our [Privacy Policy](#)

We will handle information about vulnerable customers in accordance with applicable privacy laws and internal information security requirements.

Our staff will:

- Collect only information reasonably necessary to provide support.
- Explain why information is being collected where appropriate.
- Record sensitive information carefully and proportionately.
- Restrict access to sensitive records.
- Avoid unnecessary sharing of vulnerability information.
- Take particular care where account access or shared account arrangements may create safety risks.
- Respect authorised representatives, advocates and support persons where properly authorised.

7 COMPLAINTS HANDLING

We will ensure that complaints from vulnerable customers are handled promptly, fairly and sensitively.

Complaints involving vulnerability will be:

- Identified and prioritised appropriately.
- Escalated where necessary.

- Managed by trained personnel.
- Resolved in a way that considers the customer's circumstances.
- Documented in accordance with record keeping requirements.

Where we are unable to resolve a complaint directly with you, we will direct you to thirdparty assistance such as the [Telecommunications Industry Ombudsman](#) (TIO).

8 CREDIT MANAGEMENT AND COLLECTIONS

Please see our [Credit Reporting Policy](#).

We will ensure that credit management and collections activity does not cause avoidable harm to customers experiencing vulnerability.

Before taking credit management action, we will consider whether you:

- Have disclosed vulnerability.
- Have requested hardship assistance.
- Are actively engaging with us about hardship.
- Are affected by domestic, family or sexual violence.
- Require specialist escalation.

9 CRISIS LINES AND SUPPORT SERVICES

9.1 Emergency services

Triple Zero (000)

000 is the 24/7 call service for help from an Emergency Service Organisation – Police, Fire or Ambulance. If you or someone close to you is in immediate danger, please call 000.

Police Assistance line

For non-emergency situations. You can report non-urgent crimes and events 24 hours a day, seven days a week.

Call: 13 14 44

State emergency service (SES)

For flood, storm, tsunami and earthquake emergencies anywhere in Australia.

Call: 13 25 00

Further support:

The following support exists for people requiring help with domestic & family violence, mental health & wellbeing, safety & security, Services Australia, accessibility & disability.

1800RESPECT

Counselling services for survivors, or Australians at risk, of family and domestic violence and/or sexual assault. Call: 1800 737 732

Relationships Australia

Help and assistance for those experiencing violence or abuse in their relationships. Call: 1300 364

277 inTouch

Support services, programs and responses to family violence in migrant and refugee communities.

Call: 1800 755 988

Survivors & Mates Support Network (SAMSN)

Support for male survivors of child sexual abuse.

Call: 1800 472 676

Ccareline (Catholic Care)

Specialist services for domestic and family violence.

Call: 13 18 19

Australian Childhood Foundation

Counselling for children and young people affected by abuse. Call: 1800 176 453

National Debt Helpline

Free advice on how to manage your debts.

Call: 1800 007 007

Modern Slavery Hotline (NSW)

The NSW Anti-slavery Commissioner Hotline is a 24/7 confidential support and assistance hotline available for people in, or at risk of, modern slavery, in NSW.

Call: 1800 373 336

Child Abuse Report Line (SA)

Report line for suspected harm or risk of harm, of child or young person. Open 24 hours, 7 days a week.

Call: 13 14 78



An Aboriginal & Torres Strait Islanders crisis support line. Available 24/7. Express your inner most burdens without inhibitions we are here to listen and understand.

Call: 13 92 76

Lifeline



24/7 crisis support and suicide prevention services for all Australians.

Call: 13 11 14

Beyond Blue

24/7 support for anxiety, depression and mental wellbeing.

Call: 1300 22 4636

MensLine Australia

24/7 telephone and online counselling service for men.

Call: 1300 78 99 78

Family Drug Support

Support for families affected by alcohol and other drugs. Call: 1300 368 186

