

## Overdue Payments

For customers who pay using either credit card or Bpay, if your payment is not received by the due date, our process is:

- At 3 days overdue – we'll send you a reminder email that your invoice is overdue and check if everything's Ok
- At 6 days overdue – we'll send you a second reminder email, and offer an option to chat about methods of payment
- At 9 days overdue – we'll send you a third reminder email warning that we'll suspend your service in 5 working days unless payment is received, or payment plans have been put in place
- At 16 days overdue - we'll suspend your service and send you an email and attempt to contact you by phone or SMS advising that your service has been suspended. Note, access fees may still be payable during a service suspension. Unless payment is received, or payment plans have been put in place prior to the next billing date we will disconnect your service and make the decision whether to debt collect.

## Debt Recovery

If your account is sent to debt collection:

- There will be additional charges added to your account, you will be sent a letter of demand and the debt collectors will continue to contact you. This may also result in field calls and, if your debt is significantly large, court actions.

## Payment Plans

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

- You will be suspended on the expiry date of the payment plan which is generally 3 days after the initial payment plan date, or for bank accounts whenever the payment declines
- You will remain suspended until payment has been successful, which is immediate for credit card payments, and up to 3 business days for BPay

## Financial Hardship

Customers who experience difficulties paying their bills can access our Financial Hardship Policy available at [www.countrytell.com.au/legal](http://www.countrytell.com.au/legal)