Financial Hardship Policy

This is Orion Satellite Systems (Orion), a trading name of IPSTAR Australia Pty Ltd, (IPSTAR) Financial Hardship Policy which complies with the Telecommunications Consumer Protection Code C628:2012. Definitions for the terms used in this Policy are contained in the Orion Satellite Systems Standard Form of Agreement (SFOA) that is available at www.orionsat.com.au/sfoa

This policy only applies to a “Consumer” as defined by the Telecommunications Consumer Protection Code C628:2012 and applies only to customers where acceptance of the Orion Satellite Systems Standard Form of Agreement is a prerequisite for Service provision.

What You must do

1. You must comply with your obligations under Clause 7 of the Orion Satellite Systems Standard Form of Agreement and your obligations under Orion’s policies.
2. You must continue to pay all invoices by the due date and not fall into arrears.
3. You must advise Orion that you are experiencing financial hardship before your account is in arrears.
4. You must consider if You require financial counselling and acquire these services via an online directory search or other method.
5. You must adhere to any debt repayment arrangement agreed between You and Us.

What We will do

1. We will provide You with email notifications that your account is in arrears and a warning that your Service will be suspended if the debt remains unpaid.
2. We will advise You in writing that Your Service is suspended on the 31st day that your debt remains unpaid.
3. We will remove the suspension if the outstanding amount is paid in full within 90 days.
4. We will negotiate a debt repayment schedule with You to fully pay the debt within 90 days of the debt occurring while your Service is suspended.
5. We will advise You in writing that your Service is terminated on the 91st day that your debt remain unpaid and that the debt may be referred to an external agency for collection.

What We will not do

1. We will not provide credit, reduce or remove debts that You owe to Us.
2. We will not seek debt collection while You are repaying a debt.
3. We will not continue to provide a Service to You when your account is more than 30 days in arrears.
4. We will not waive Service suspensions on unpaid accounts.
5. We will not engage in threatening behaviour or harassment to recover debts.
6. We will not provide You with financial advice or make referrals to organisations offering financial counselling.
Complaints Handling Procedures


Orion is committed to the efficient, fair and courteous resolution of customer issues and complaints. Orion actively seeks feedback from its customers and views the management of complaints as a vital ingredient in improving our business and delivering better service. This procedure complies with the Telecommunications Consumer Protection Code C628:2007 Industry Code.

This policy applies to customer accounts, technical help, sales, provisioning, and installations.

This procedure acknowledges:

- a customer’s right to complain;
- the needs of people with disabilities and from non-English speaking backgrounds;
- the need for fairness to all parties involved;
- the need to provide adequate resources with the authority to resolve issues and complaints and achieve resolutions;
- the need to provide appropriate and systematic record keeping of issues and complaints and their outcomes, including those resolved at first contact;
- the need to record, action and monitor undertakings made to a customer to resolve an issue or complaint;
- the need for an escalation process

**Lodging complaints**

There are two ways a customer can lodge a complaint:

1. Email a complaint to (help.desk@orionsat.com.au)
2. Telephone Our customer service department (Orion – 1800 063 123)

**Complaint progress**

Orion will acknowledge receipt of a customer complaint either in writing, by email, or telephone. Orion will endeavour to resolve outstanding complaints within 30 days where a complaint is not related to Service Levels outlined in Our Standard Form of Agreement. Where the complaint is related to these Service Levels, the response times identified in those Service Levels will apply.

Orion reserves the right to refuse to investigate certain complaints where, the complaint is deemed to be frivolous or vexatious in nature.

Where the investigation of any complaint requires significant resources to be utilised, Orion reserves the right to charge the customer some or all of the cost of doing so. The customer will be advised of the reasons for the cost along with a cost estimate prior to commencing any such investigation.

Orion is not responsible for any costs incurred by the customer in the lodging of the complaint or in any subsequent follow up to the complaint.

Customers will be informed via letter, phone, or email of the outcome of their complaint.

**Escalation**

Where a complaint cannot be imediacy resolved, it will be escalated in accordance with Our Internal Issues and Complaints management policy.
If, after exhausting the escalation process a customer believes that their complaint has not been adequately addressed, the customer may contact external complaint management providers. This may include the Telecommunications Industry Ombudsman (TIO) at

- Telephone: 1800 062 058 or 03 8600 8700
- Fax: 1800 630 614 or 03 8600 8797
- Email: tio@tio.com.au

**Demanding payments**
While an issue or complaint is being investigated Orion will not demand payment of genuinely disputed amounts that are the subject of the issue or complaint. Other fees not associated with the complaint must be paid within the normal account terms and conditions.

**Retaining records**
Orion will retain records during the issue or complaint handling process and for at least 2 years after resolution.

**Communications with customers**
Orion will acknowledge all issues and complaints within 5 working days of their receipt, in writing if the complainant requests.

Orion will advise customers within 1 working day of receiving the issue or complaint, of their complexity and a possible timeframe for finalisation.

Orion will advise customers of the outcome of their issue or complaint, in writing if the customer requests.

**Resolving issues and complaints**
Where possible, Orion will seek to resolve an issue within five working days of their lodgment. In extreme cases, Orion will resolve complaints in no more than 30 days.

**Frivolous complaints**
If, after careful consideration and appropriate escalation, Orion dismiss an issue or complaint as frivolous or vexatious, Orion will inform the customer of the reasons and their external avenues of recourse.

**Complaint handling charges**
Orion will not impose an issue or complaint related charge or penalty except for a charge imposed:

- after discussing it with the Customer and informing them of it in writing;
- if the investigative/handling process for the Complaint is sufficiently onerous;
- if the charge is reasonable in the circumstances; and
- after giving the complainant the option to pursue the complaint and pay the charge,
- discontinue the complaint or take the matter to the TIO.

If an issue or complaint is upheld, Orion will refund any complaint related charge paid by the Customer within 30 days.