



Financial Hardship Policy

Introduction

This policy is intended to assist Interlink customers (e.g. users of the M5 South West Motorway or E-way account holders) who may be experiencing Financial Hardship impacting their ability to make payment to Interlink for outstanding obligations.

This policy is in line with the Debt Collection Guidelines July 2014 issued by the Australian Competition and Consumer Commission (ACCC) and the Australian Securities and Investments Commission (ASIC).

Scope

It is expected that Interlink customers use our products and services within their ability to pay. However, Interlink realises that Financial Hardship may affect some customers ability to meet their financial obligations in the short term and possibly longer.

Interlink staff will work with customers who are experiencing temporary or long-term financial hardship.

Individual Customers include:

- Consumers with a tolling account
- Non arrangement customers

This Hardship Policy generally does not apply if the customer is:

- A registered business entity or
- Commercial customer

Definitions

Community Financial Councillor means accredited welfare specialists who work in the local community to provide remedial, preventative and advocacy services for people in financial distress (or who are in danger of entering financial distress).

Financial Hardship means a situation where an Individual Customer is unable, reasonably, because of illness, unemployment, or other reasonable cause, to discharge their financial obligations under their contract, and the Individual Customer reasonably expects to be able to discharge those

obligations if payment and/or arrangements were changed. Financial Hardship can be of limited or long term duration. Financial Hardship may arise as a result of a range of circumstances that impact individual income or assets used to meet an individual's financial obligations.

Individual Customer means a natural person who has outstanding unpaid tolls for travel on the M5 South West Motorway.

Interlink means Interlink Roads Pty Ltd, the owner and operator of the M5 South West Motorway and the E-way Tolling business.

Policy

What is Financial Hardship?

A customer's inability to satisfy the financial obligations they owe Interlink on account of:

- Death in the family
- Acute/chronic illness of an individual or their family member, e.g. incident requiring hospitalisation, mental (health) illness
- Unemployment/partial or full loss of employment
- Poor literacy and
- Family breakdown

Options

Staff will work with the customer to discuss the best possible option available for payment.

Options include:

- Payment plan arrangements
- A payment free period arrangement of up to three (3) months
- The adjustment of fees included in the total amount of the debt owed
- Application of low fee product to allow continued usage on all toll roads whilst outstanding obligations are being settled

Interlink at all times reserve the right to apply discretion in the use of these or alternative options based on the circumstances of each successful Financial Hardship application.

Application

The following indicators are examples of the factors Interlink will consider when assessing Individual Customers eligibility for Financial Hardship assistance on a case by case basis:

- Individual Customer's eligibility for welfare payments including those from Centrelink agencies
- A deficiency in income (from all sources) that would impact the Individual Customer's ability to settle obligations as they fall due for basic sustenance and accommodation
- An absence of liquid assets available to meet the Individual Customer's existing financial obligations

To enable consideration of these factors, an Individual Customer seeking consideration of their Financial Hardship must make an application to Interlink in writing and produce documentation (including a statutory declaration) supporting the claim of Financial Hardship, including, but not limited to:

- Evidence of current income and expenditures
- Evidence of current assets, liabilities and obligations

Written applications should be addressed to M5 Recovery Team and can be emailed to: irpl@interlinkroads.com.au; or on receiving a written application Interlink staff will contact the Individual Customer within three (3) business days to discuss their Financial Hardship application.

Interlink staff will review the application and advise the Individual Customer of the outcome.

If rejected the Individual Customer will be advised on what grounds the application was rejected.

If successful, Interlink staff will discuss the alternative arrangements with the Individual Customer.

Successful applications will be reviewed after three (3) months.

Individual Customers should notify Interlink if they have further difficulties making payments under the new arrangements, or if financial circumstances change.

Community Financial Counsellor

You may wish to consider talking to a financial counsellor. The Australian Securities & Investments Commission (ASIC), offer a free financial counselling service 'MONEYSMART'. You can find them on the internet, or call their National Debt Helpline 1800 007 007.

Community Financial Counsellors should not be confused with commercial financial planning or debt resolution service providers.

The relationship between the Individual Customer and the Community Financial Counsellor remains separate to that between the Individual Customer and Interlink.

Privacy

Any personal or health information provided as part of a Financial Hardship application will be treated in accordance with applicable privacy legislation and the Interlink Privacy Policy.

Interlink may use and disclose personal information as part of the application process to determine eligibility for access to the options outlined in this Financial Hardship policy. As part of this process, information may be provided to an external agency. Interlink or the external agency may seek consent to contact external bodies in order to verify the accuracy of any information provided.

Please contact Interlink if you require a copy of Interlinks Privacy Policy (see Terms and Conditions at the M5 Motorway website): <http://www.m5motorway.com.au/terms-and-conditions>.