



**EastLink**  
Time better spent.

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# EASTLINK HARSHIP POLICY

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## INTRODUCTION

While we expect customers to limit their use of EastLink so that it remains within their ability to pay, we recognise that people can experience real financial hardship and may need additional assistance and flexibility.

This Hardship Policy ensures that regardless of your circumstances, you will be treated with understanding, dignity and respect.

We will listen to you and understand what you tell us, and we will actively work with you to find a solution that helps you manage the payment of your EastLink debt.

## HOW THIS POLICY MAY APPLY TO YOU

If you are experiencing financial hardship and are finding it difficult to pay an existing EastLink debt then this Policy is designed to help you.

Financial hardship includes circumstances where you are unable to provide the following for yourself, your family or dependents:

- > Food
- > Accommodation
- > Clothing
- > Medical treatment
- > Education
- > Other basic necessities.

Financial hardship means the temporary inability to pay a debt in full by its due date because of the impact of illness, disability, unemployment, drug or alcohol dependence, domestic violence, a death in the family, a loss arising from an accident, or other sudden change in circumstance affecting your ability to pay.

The EastLink debt can be related to EastLink toll invoices, EastLink overdue notices, or an EastLink account. You do not need to have an EastLink account for this Policy to apply.

Safety | Accountability | We Care | One Team

## EASTLINK TOLLWAY FINES

Tollway fines for unpaid travel on EastLink are not issued by EastLink. They are issued by Victoria Police / Fines Victoria.

If you are finding it difficult to pay EastLink tollway fine/s that have been issued to you by Victoria Police / Fines Victoria, you should first contact Fines Victoria directly online at their website <https://online.fines.vic.gov.au/> or by phone on (03) 9200 8111.

Options provided directly by Fines Victoria include:

- > Request to pay fine/s by instalments.
- > Request a payment extension for fine/s.
- > Nominate the responsible driver (if not you).
- > Request a review of the fine/s (based on your special circumstances or if you have been impacted by family violence).

If you have requested a review of EastLink tollway fine/s on the basis of financial hardship and Fines Victoria rejects that request, you can then contact EastLink by sending an email to [hardship@connecteast.com.au](mailto:hardship@connecteast.com.au). We may be able to provide further assistance.

## CONSISTENT WITH THE DEBT COLLECTION GUIDELINE

This Policy and the way we help people experiencing hardship are consistent with the Debt Collection Guideline: for Collectors and Creditors, which is jointly produced by the Australian Competition and Consumer Commission (ACCC) and the Australia Securities and Investments Commission (ASIC).

The Debt Collection Guideline aims to assist creditors, collectors and debtors understand their rights and obligations, and ensure that debt collection activity is undertaken in a way that is consistent with consumer protection laws and encourages flexibility on the part of organisations attempting to collect outstanding debts.

## AVAILABLE OPTIONS

We assess each application for financial hardship assistance on the customer's individual financial circumstances.

Options that we may provide to you under this Policy include:

- > Extension of payment terms to provide you with more time to pay the debt.
- > A payment plan that is realistic and affordable to allow you to pay the debt by instalments over a maximum of 12 weeks (or other timeframe if agreed by us).
- > Reduction or waiver of the debt.
- > Our commitment to refrain from debt collection activities over a timeframe agreed by us.
- > A request to Victoria Police / Fines Victoria for withdrawal of EastLink tollway fine/s.

Based on your specific circumstances, we reserve the right to apply our discretion in the use of these and any other options.

### HOW TO APPLY FOR AN EXTENSION OF PAYMENT OR A PAYMENT PLAN

If you are just experiencing **short-term** payment difficulties and are only seeking an extension of payment terms or a payment plan for an existing EastLink debt, please phone us on (03) 9955 1400 during business hours.

### HOW TO APPLY FOR HARDSHIP ASSISTANCE

If you are experiencing financial hardship and are finding it difficult to pay an existing EastLink debt then you can apply for hardship assistance by sending an email to [hardship@connecteast.com.au](mailto:hardship@connecteast.com.au)

You will need to provide some evidence of financial hardship, for example:

- > Letter from a charitable organisation (e.g. a financial counselling service or a community legal centre) regarding loss of employment or inability to provide for basic necessities.
- > Official eviction notice (not a warning of possible eviction due to rental arrears).
- > Pending disconnection of essential services, like water, electricity or gas (does not include mobile phone or internet bills).
- > Notice of impending legal action.
- > Bank notice (e.g. overdraft call or mortgaged property repossession).
- > Overdue medical bills.
- > Letter from a doctor verifying the inability to earn an income due to illness or caring for a sick family member.
- > Final notice from school regarding payment of mandatory fees.
- > Repossession notice of essential items, like a car or motorcycle.

We take many factors into account when assessing each application for hardship assistance. Providing one or more of these documents listed may not necessarily result in the application being successful.

When you contact us, we may need to ask some questions about your situation, such as to provide more information about your financial circumstances, income details, and whether this is temporary or not, to help us determine the suitability of the options that may be available to you under this Policy.

We will treat your request confidentially and fairly and ensure that the right arrangement is agreed to if appropriate.

### FINANCIAL COUNSELLOR OR OTHER REPRESENTATIVE

If you prefer, you can ask your financial counsellor (if you have one) or another suitable representative (e.g. a friend or relative) to request hardship assistance on your behalf.

You should provide them with a copy of the documentation previously provided by us to you in relation to your debt (for example EastLink toll invoices).

You can also talk to a financial counsellor at National Debt Helpline, a not-for-profit service providing free, confidential phone finance counselling for Australians experiencing financial difficulty, on 1800 007 007. Visit [www.ndh.org.au](http://www.ndh.org.au) for more details.

### DON'T USE TOLLWAYS WHILE REPAYING YOUR DEBT

If we provide you with an extension of payment terms, a payment plan or we commit to refrain from debt collection activities, we recommend that you do not use any tollways until your debt is paid.

This will reduce your expenses and allow you to pay your debt more quickly. It may also help by stopping the debt from getting larger and even more difficult to pay.

Alternative routes include Springvale Road and Stud Road, which run north-south parallel to EastLink. An alternative route to the EastLink tunnels is via Springvale Road and Maroondah Highway.

While EastLink saves time compared with alternative routes, the alternative routes are viable. EastLink is not an essential service.

### CONTACT US IF YOUR CIRCUMSTANCES CHANGE

You should contact us if your circumstances change after we have provided you with an extension of payment terms or a payment plan, or while we are refraining from debt collection activities. For example: if you become unable to comply with the conditions of the agreed payment plan; or if your financial hardship is alleviated and you become able to pay your debt more quickly.

### PRIVACY

Our Privacy Policy applies at all times. It is available on our website [www.eastlink.com.au](http://www.eastlink.com.au).

### COMPLAINTS

If you are unhappy with the outcome of your request for hardship assistance, we respect your right to make a complaint. To make a complaint, please phone us on (03) 9955 1400 during business hours. (If you prefer not to phone, you can contact us online via our website – see the Enquiries page for details at [www.eastlink.com.au/enquiries](http://www.eastlink.com.au/enquiries).)

If you are unhappy with the outcome of your complaint you can contact the EastLink Customer Advocate by phone on (03) 9955 1700 during business hours (ask for the EastLink Customer Advocate) or by email to [EastLinkCustomerAdvocate@connecteast.com.au](mailto:EastLinkCustomerAdvocate@connecteast.com.au). Visit [www.eastlink.com.au/enquiries/customeradvocate](http://www.eastlink.com.au/enquiries/customeradvocate) for more details.