

Financial Hardship Policy

This policy outlines the applicable process and relevant considerations for those Individual Customers that may be facing Financial Hardship impacting their ability to make payment to Transurban for outstanding obligations.

Transurban has an expectation that Individual Customers will use our products and services in accordance with their ability to pay. This policy recognises that situations of Financial Hardship may affect some of Transurban customers' ability to meet financial obligations as they fall due, or for a period thereafter. Transurban will work with an Individual Customer experiencing Financial Hardship to make use of the options available under this policy to assist them with payment solutions.

This policy is consistent with Transurban's Customer Experience philosophy, including a flexible, fair and realistic approach to collection of outstanding obligations.

Transurban apply an approach consistent with the Debt Collection Guideline July 2014 issued by the Australian Competition and Consumer Commission (ACCC) and the Australia Securities and Investments Commission (ASIC) who encourage flexibility on the part of organisations attempting to collect outstanding debts. This includes recognising Individual Customers who are vulnerable and experiencing Financial Hardship, and recognising that Individual Customers may have a number of debts owing to different creditors. A flexible approach involves making meaningful and sustainable payment arrangements that reasonably take into account an Individual Customer's ongoing living expenses to enable them to live in basic comfort and prevent impoverishment or humiliation.

Scope

This policy applies to Individual Customers who are experiencing payment difficulties due to Financial Hardship.

Specifically, this policy deals with consumer and non-arrangement travel debt categories across all Transurban markets nationally.

The policy excludes commercial customers and any registered business entities.

Credit Management

Transurban's credit management practices are underpinned by the Transurban Values of Integrity and Respect for the Individual Customer.

Options available under this policy in consideration of Financial Hardship include:

- Extension of payment terms to settle outstanding obligations
- Payment plan arrangements for outstanding obligations to be paid over a maximum of 12 weeks, or an otherwise agreed period by Transurban
- A payment arrangement with a payment-free period up to three (3) months from the date of initial contact
- Application of Post-Paid products to support continuing access to Transurban services whilst outstanding obligations are being settled
- Refraining from service suspension
- The adjustment of toll notice fees which have contributed to the total amount of the debt owed.

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

Identification

The following indicators are examples of the factors Transurban will consider when assessing an Individual Customer's 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 Transurban 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 Credit Department and can be emailed to Hardship@transurban.com.

Review

When a written application for Financial Hardship is received, the Transurban Credit team and / or their agents will endeavour to contact the Individual Customer within three (3) business days to discuss their application and documentation provided that supports the claim of Financial Hardship.

The Transurban Credit team will then review the application and documentation provided.

Completion

Once the review is completed the Individual Customer will be advised of the outcome.

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

If the application is successful, alternative arrangements for payment of outstanding obligations will be advised by either the Transurban Credit team or by a nominated Transurban debt collection agency.

Any successful application will be reviewed three (3) months after the time of notification of the successful application.

Contact with Transurban should be made if there are any additional difficulties in making payments under the advised arrangements or if financial circumstances significantly change.

Community Financial Counsellors

Community Financial Counsellors are 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).

Transurban may work with a Community Financial Counsellor representing an Individual Customer to establish a payment arrangement under this Financial Hardship policy. They may also advise an Individual Customer to consider contacting a financial counsellor in their area. Community Financial Counsellors should not be confused with commercial financial planning or debt resolution service providers.

While a Community Financial Counsellor may assist the customer in negotiating with Transurban, their status will be limited to an advisor to the Individual Customer. The relationship between the Individual Customer and the Community Financial Counsellor remains separate to that between the Individual Customer and Transurban. The Individual Customer remains legally liable for the account and is always responsible for the course of action that is eventually agreed with Transurban.

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 Transurban Privacy Policy.

Transurban 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. Transurban or the external agency may seek consent to contact external bodies in order to verify the accuracy of any information provided. For any concerns about how Transurban will use, disclose or secure personal information, or to understand how to access your personal information held by Transurban, please refer to Transurban's privacy policy at www.transurban.com/privacy or request a copy from Transurban.

Further information

For further information about this Financial Hardship policy please contact Transurban Credit by email at Hardship@transurban.com.

Definitions

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 with the Supplier and the Individual Customer reasonably expects to be able to discharge those obligations if payment and/or Service 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 entered into an agreement with a Company in the Transurban Group for the provision of products and services.

Community Financial Councilor 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).

Transurban means

1. each of Transurban International Limited (ABN 90 121 746 825), Transurban Holdings Limited (ABN 86 098 143 429) and Transurban Holding Trust (ARSN 098 807 419) by its responsible entity Transurban Infrastructure Management Limited (ABN 27 098 147 678) (the 'Stapled Entities');
2. each company in which the Stapled Entities, whether individually or collectively, own (directly or indirectly) more than 50% of the voting shares; and
3. each trust in which the Stapled Entities, whether individually or collectively, own (directly or indirectly) more than 50% of issued units.