

Credit Management Policy

At CWNet, we understand that life can sometimes present unexpected challenges. We are committed to supporting our community members during these difficult times. If you are experiencing financial hardship, please do not hesitate to reach out to us. We believe that everyone should have access to essential services, regardless of their financial situation. If you are experiencing financial hardship please reach out and let us find a solution together.

For Credit Card, and Direct Deposit Customers

If you pay by credit card or non-direct debit primary methods of payment and your payment does not go through or is not received, our process is:

At 5 days overdue –

You will receive an automated reminder email that your invoice is overdue. It is important to note that this is a reminder and not a demand for payment.

At 10 days overdue –

You will receive a second automated reminder email; this email will warn of suspension and provide information regards financial hardship policy that you can view online. We will also attempt to reach you via phone or SMS to discuss what support we can off you.

At 14 days overdue –

You will receive a third and final automated reminder email regarding your overdue payment, this will warn of imminent suspension and provide information regards financial hardship policy that you can view online. We will also attempt to reach you via phone or SMS to discuss what support we can off you.

At 15 days overdue –

IF we have not been able to reach you and you have not made contact, your account will be placed in suspension. We will send you an email and an SMS advising you that your account is now suspended and we will attempt to call again.

We will try and contact you via phone, email, or SMS message for up to 20 days after suspension in reference to payment and possible payment options or if the service is to be disconnected.

If we still cannot contact you by the next billing date, we disconnect your service (and in the case of fixed wireless, physically remove the wireless radio from the property) and we make the decision whether to debt collect. Notification of the disconnection will occur via SMS and email.

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.

Payment Plans

If you have setup an equipment payment plan and your payment does not go through:

At **5 days overdue** –

You will receive an automated reminder email that your invoice is overdue. It is important to note that this is a reminder and not a demand for payment.

At **10 days overdue** –

You will receive a second automated reminder email; this email will warn of suspension and provide information regards financial hardship policy that you can view online. We will also attempt to reach you via phone or SMS to discuss what support we can offer you.

At **14 days overdue** –

You will receive a third and final automated reminder email regarding your overdue payment, this will warn of imminent suspension and provide information regards financial hardship policy that you can view online. We will also attempt to reach you via phone or SMS to discuss what support we can offer you.

At **15 days overdue** –

IF we have not been able to reach you and you have not made contact, your account will be placed in suspension. We will send you an email and an SMS advising you that your account is now suspended and we will attempt to call again.

We will try and contact you via phone, email, or SMS message for up to 20 days after suspension in reference to payment and possible payment options or if the service is to be disconnected.

If we still cannot contact you by the next billing date we disconnect your service (and in the case of fixed wireless, physically remove the wireless radio from the property), all equipment pertaining to the outstanding payment will need to be returned to CWNet and we make the decision whether to debt collect. Notification of the disconnection will occur via SMS and email.

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.

Payment plans for customers in Financial Hardship

If you have set up a payment plan and your payment does not go through by the due date of your payment plan, we will attempt to contact you via the process:

At **5 days overdue** –

You will receive an automated reminder email that your invoice is overdue. It is important to note that this is a reminder and not a demand for payment. We will reach out via either call or SMS to ask if everything's OK

At **10 days overdue** –

You will receive a second automated reminder email; this email will warn of suspension and provide information regards financial hardship policy that you can view online. We will also attempt to reach you via phone or SMS to chat about the payment plan agreed to and possible ways to assist

At **14 days overdue** –

You will receive a third and final automated reminder email regarding your overdue payment, this will warn that you may risk credit management action being taken on your account and provide information regards financial hardship policy that you can view online. We will also attempt to reach you via phone or SMS to discuss what support we can offer you.

At **15 days overdue** –

IF we have not been able to reach you and you have not made contact, your account will be placed in suspension. We will send you an email and an SMS advising you that your account is now suspended and we will try to contact you via phone & email. This may continue until the next bill date approaches which is generally at the one-month overdue mark.

IF you reach out your account will be immediately reinstated while we discuss how we can proceed.

If we do not hear from you after sending you these notices, we will send you a **notice of upcoming restriction of your account**, this restriction will come into force upon the next billing date of your account (1month from the original missed payment)

If we still cannot contact you at this point after multiple attempts, we disconnect your service (and in the case of fixed wireless, physically remove the wireless radio from the property) and we make the decision whether to debt collect. Notification of the disconnection will occur via SMS and email.

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.