

Financial Inclusion Conference: Roads to resilience

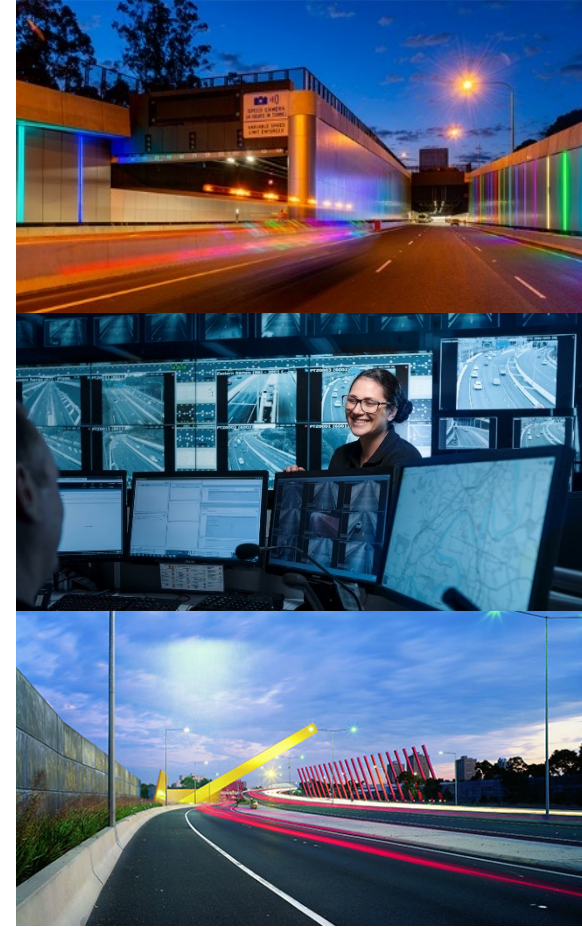
Strong communities are financially resilient communities...



Feb 2022

Who are we?

- Australian-owned, top 15 ASX-listed company
- Build and operate toll roads in Melbourne, Sydney, Brisbane
- Customer (retail) brand is 'Linkt'
- Also operate in Greater Washington USA and Montreal, Canada
- More than 5 million Australian customers



Why is financial inclusion important to us?

GROUP STRATEGY

Our purpose:

To strengthen communities through transport

Our strategy:

Provide sustainable transport solutions that offer choice, reliability, safety, transparency and value

Transurban recognises that **‘strong communities are financially resilient communities’** and that we have a role to play.



Financial Inclusion Action Plan

August 2019

Our financial inclusion journey for Customers

What we did

- We engaged with 50+ organisations
- We built relationships
- We listened to understand the issues
- We joined Thriving Communities Partnership and FIAP CoP
- We co-designed solutions
- We built a business case to launch Linkt Assist
- We continue to engage and partner to evolve our responses



We need to:

- Go back to basics
- Be more transparent and upfront about costs and consequences of not paying on time
- Design education materials that are
 - Simple
 - Visual
 - Easy for anyone to understand

Dedicated community sector line:

1300 110 129

Customers:

1300 767 865

Email:

linktassist@transurban.com

Web:

www.linkt.com.au/assist



How can the team assist hardship customers?

We take a case by case approach:

- manage their toll debt as well as ongoing travel
- including when it has **escalated to legal firms** or is managed by a **Debt Collection Agency**.

Examples of the help Linkt Assist provides:

- giving **more time to pay**
- establishing a regular **payment plan**
- **writing off** some or all of the debt owed
- **advocating** for the recall of a toll infringement
- **Toll credits** for essential travel
- **Linkt Assist 360** and **TCP OSOS Hub**



What we have delivered since 2019



Launched online information hub: linkt.com.au/assist
Information, tools and factsheets **available in multiple languages**. Currently working with **Scope** to produce ‘Easy English’ versions of key materials.



Revised and updated our **hardship policy** to make it simpler and easy-to-understand (also in other languages)



Launched online video hub: www.linkt.com.au/linkt-assist/videos with 5 videos on how tolling works and how to get help



Strengthened relationships and advocacy for Linkt Assist through our ongoing program of engagement with the community sector



How to pay for tolls

How often will you travel?

Once a month or more

Tag Account

Cheapest option

A few trips a year

↳ Tagless Account

↳ LinktGO (app only)

One off trip or short-term

↳ Sydney Pass

↳ LinktGO (app only)



Need support to pay for your tolls?

Sometimes life doesn't go to plan.

If you want to pay your tolls but for whatever reason you can't—we can help.

Call our Linkt Assist team for confidential support on 1300 767 865.

If you prefer you can ask a representative, such as a community welfare organisation, financial counsellor or lawyer, to call us on your behalf.

Choosing the right product for your needs

	Tag Account	Tagless Account	Sydney Pass	LinktGO
	Customers who travel once a month or more usually choose this option. <small>By making your own payments rather than setting up automatic top up.</small>	Customers who travel every few months or more usually choose this option.	Customers who travel a couple of times a year usually choose this option.	Customers who want to travel occasionally and pay trip by trip.
How long can I travel?	Ongoing, no expiry	Ongoing, no expiry	30 day expiry	Ongoing, no expiry
Can I travel on all toll roads in Sydney?	✓	✓	✓	✓
Can I open without a credit or debit card?	✗	✗	✗	✗
How much will it cost upfront?	\$0 tag deposit + \$30 toll credit	\$1.50 flat fee	\$1.50 flat fee	Download the app for free
Are there any ongoing costs?	✓ Tolls only	✓ Tolls + a small fee per trip (up to \$0.75*)	✓ Tolls + a small fee per trip (\$0.75)	✓ Tolls + a small fee per trip (\$0.95)
How can I pay?	📱📞📺 (in person top up only)	Automatic payments via credit or debit card only	Automatic payments via credit or debit card only	Pay trip by trip via a credit card or debit card only
Can I pay cash?	📺📞 (in person top up only)	✗	✗	✗

* This fee is set by each toll road and is your responsibility. There are three fees that may be different. View and/or download the app to see toll roads on the app interface.

Received a toll notice?
If you've received a toll notice (a bill for toll road travel) in the mail, payment options are listed on the pay slip. Setting up an account or buying a pass before you travel will help you avoid these and save your money.

Top up in person
You can top up in person at participating convenience, 7-Eleven stores or United and BP petrol stations. Visit linkt.com.au/top for locations.

Can't decide?
Visit linkt.com.au/choose or call the Linkt team on 13 33 31 for help.

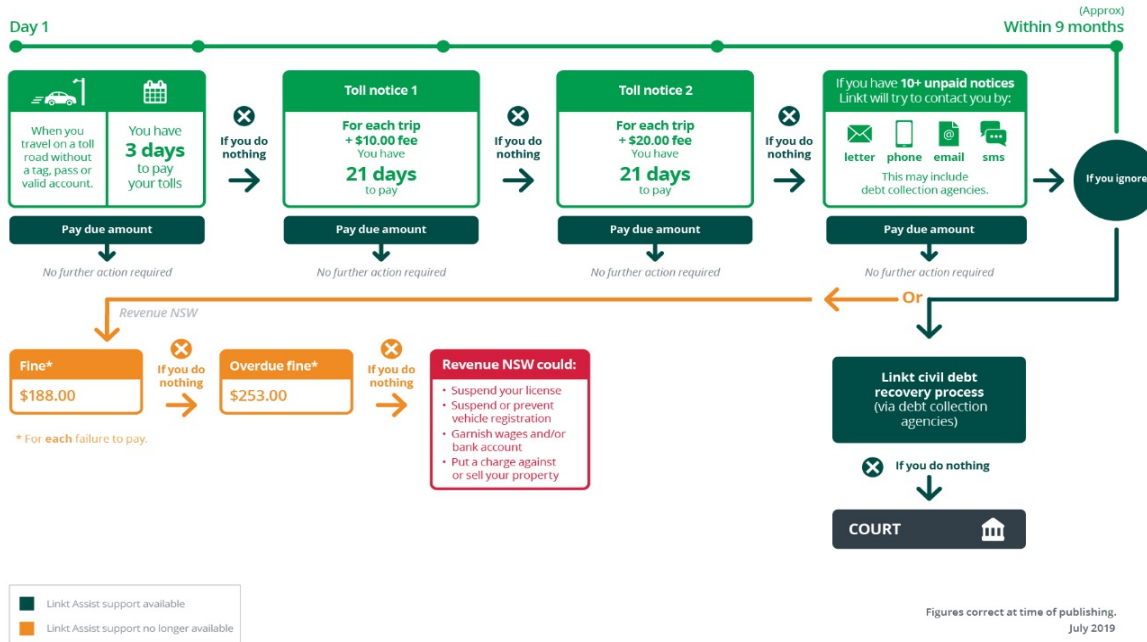


This is a summary of our popular products as at 1 February 2019. For further information please see available products, toll and fees, visit linkt.com.au/assist or call 13 33 31. Linkt and Linkt Sydney are trade marks of Transurban Limited used under license by Tollroad Pty Ltd ABN 21 250 128 883.

Operated by Transurban

Haven't paid your Sydney tolls?

Avoid fees by paying as soon as possible



Linkt Assist video hub: how tolling works

www.linkt.com.au/linkt-assist/video to view

What is tolling?



Why did I receive a toll invoice or notice?



What account or pass should I get?



How to get help with Linkt Assist



Helping clients with tolling debt



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- More than **\$10m of tolling credits** to over **40,000 customers**
 - **Tolling credits** now part of BAU
 - **Linkt Assist 360:** Good Shepherd Australia New Zealand partnership
 - Provides welfare support for customers experiencing complex vulnerabilities
 - **One Stop One Story Hub:** Thriving Communities Partnership Pilot
 - Streamlines and connects family violence victim survivors to other corporate and community hardship programs
 - Commonwealth Bank, Telstra, Sydney Water, Yarra Valley Water
 - Multiple community partners including Anglicare, Focus Connect, Bill Crews Foundation



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