

DOCUMENT ID: DOC_5_POLICIES_DISPUTE_LATEFEES
TITLE: TelcoMax Payment, Dispute, and Late Fee Policies
EFFECTIVE DATE: January 1, 2025
VERSION: 4.2
REGULATORY COMPLIANCE: FCC, State PUC

SECTION 1: LATE PAYMENT POLICY

GRACE PERIOD

Customers have a 15-day grace period from the invoice date to submit payment. No late fees are assessed during this period.

LATE FEE SCHEDULE

If payment is not received by the due date:

Days 1-15 Past Due:

- Late Fee: \$10.00 flat fee
- No service interruption
- Reminder notification sent via email and SMS

Days 16-30 Past Due:

- Additional Late Fee: \$15.00 (total \$25.00 in late fees)
- Account flagged for potential suspension
- Phone call from collections team

Days 31-60 Past Due:

- Service Suspension: Data and voice services suspended
- Reactivation Fee: \$35.00 (in addition to outstanding balance)
- Account referred to collections department

Days 61+ Past Due:

- Service Termination: Account permanently closed
- Final Bill: Remaining device balance becomes due immediately
- Credit Reporting: Delinquency reported to credit bureaus
- Collections: Account sent to third-party collections agency

MAXIMUM LATE FEES

Per Texas PUC regulations, total late fees cannot exceed \$50.00 per billing cycle. Late fees are waived for customers experiencing documented financial hardship (see Hardship Program below).

SECTION 2: DISPUTE RESOLUTION PROCESS

STEP 1: INITIAL DISPUTE FILING

Timeframe: Must be filed within 60 days of invoice date

Methods to file a dispute:

- Online: telcomax.example/dispute
- Phone: 1-800-TELCOMAX (option 4)
- Mail: TelcoMax Dispute Center, PO Box 12345, Dallas, TX 75201
- In-Store: Any authorized TelcoMax retail location

Required information:

- Account number
- Invoice number being disputed
- Specific charges disputed
- Reason for dispute
- Supporting documentation (if applicable)

STEP 2: INVESTIGATION

- TelcoMax will investigate within 30 business days
- Disputed amount is placed on hold (no late fees accrue on disputed amount)
- Customer notified of investigation status every 10 business days

STEP 3: RESOLUTION

Possible outcomes:

- A) Dispute UPHeld: Charges removed or credited to account
- B) Dispute PARTIALLY UPHeld: Partial credit issued
- C) Dispute DENIED: Original charges stand; customer must pay within 15 days

APPEAL PROCESS

If dispute is denied, customer may appeal within 30 days to:

- TelcoMax Executive Customer Relations
- Texas Public Utility Commission (PUC)
- Federal Communications Commission (FCC) for interstate matters

SECTION 3: SERVICE SUSPENSION AND RESTORATION

VOLUNTARY SUSPENSION (SEASONAL HOLD)

- Available for up to 90 days per calendar year
- Fee: \$10.00/month during suspension
- Device payments continue during suspension
- Request 7 days in advance

INVOLUNTARY SUSPENSION (NON-PAYMENT)

- Occurs after 30 days past due
- Restore within 60 days to avoid termination
- Restoration Fee: \$35.00
- Same-day restoration available after payment received

EMERGENCY ACCESS

Per FCC regulations, suspended accounts can still:

- Dial 911 for emergencies
- Receive incoming calls from TelcoMax customer service
- Access account online to make payments

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SECTION 4: HARDSHIP ASSISTANCE PROGRAM

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Eligibility:

- Documented job loss, medical emergency, or natural disaster
- Account in good standing for previous 6 months

Benefits:

- Up to 90-day payment extension
- Waived late fees during hardship period
- Reduced temporary plan option (\$15.00/month basic service)
- Device payment deferral (up to 3 months)

Apply online or call 1-800-TELCOMAX option 7.