

## FINANCIAL HARDSHIP POLICY

We are here to help. We will work with you to help you respond to financial difficulty, whether temporary or long term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we give you will depend on your individual circumstances, and we provide help on a case by case basis.

Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term. To illustrate, several of the common causes are listed below.

Hardship can result from a number of factors including:

- Loss of employment by the consumer or family member
- Family breakdown
- Illness including physical incapacity, hospitalisation, or mental illness of the consumer or family member
- A death in the family
- Heavy use of the service by customer (e.g. from use of 190X numbers, GPRS or data roaming)
- Use of the service by a third party leaving the customer unable to pay the account
- Natural Disaster

### **Identifying a Customer Experiencing Financial Hardship**

We consider financial hardship a state that involves an ongoing real inability of the customer to pay bills, rather than an unwillingness to do so.

In order for us to apply this policy you must satisfy us that you are experiencing financial hardship in the meaning of the above definition. The decision of whether you are experiencing financial hardship for the purpose of this policy will be made by us, in our sole discretion.

We encourage you to provide us with third party evidence, such as a report from a financial counselor, or a bank, or Centrelink, to confirm the details of your financial hardship.

You may ask us to deal with a Financial Counsellor on your behalf. In order for us to speak to a Financial Counsellor, you must be present, or we must have received prior authority from you to speak with the Counsellor on your behalf. Please contact us for further information. If you would like to find a financial counsellor in your state or territory please go to the Financial Counselling Australia's website; [www.financialcounselingaustralia.org.au](http://www.financialcounselingaustralia.org.au).

## **Reaching a Financial Arrangement**

Once we agree you are experiencing Financial Hardship, we may at our discretion agree to a temporary financial arrangement which is different to the terms which ordinarily apply to you.

The basic principle of any agreed financial arrangement for Financial Hardship is that the repayment made by you should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. you should not be going into further debt under the arrangement). To achieve this, it may be necessary to make changes to the services that you buy from us, such as imposing a spend limit on calls, blocking some call types, reducing the speed on a data service, or cancelling a service.

If we make a decision that we do not believe that the Financial hardship policy applies to you, or if you do not agree with the decision we have made regarding your Financial Hardship request, you can ask us to review our decision by lodging a complaint with us.

As part of the financial arrangement, we may also offer you;

Options to keep you connected:

- A restriction of service or services;
- A lower cost option;
- A lower cost option for an interim period;

Options for suitable financial arrangements;

- Temporarily postponing or deferring payments;
- Discounting or waiving of debt;
- Waiving termination fees;

If you would like to discuss this matter further, please contact us on 1300 948 599 (Monday to Friday 10 am – 7 pm)