

## Financial Hardship

The Telecommunications Consumer Protections Code defines Financial Hardship as a situation where a customer is unable to discharge their financial obligations in relation to the supply of services due to a reasonable cause but where the customer expects to be able to do so if payment arrangements are changed.

### Are you experiencing Financial Hardship?

This policy may apply when you tell us you are experiencing Financial Hardship, or when we consider you may be eligible for our policy. In order for us to assess whether you are eligible for this Financial Hardship Policy, we may ask you to provide us with certain documents with details of your financial situation, such as your income details, a report from a financial counsellor, a bank, or Centrelink. We may be unable to assess your eligibility for this policy if you do not provide us with sufficient documentation of your circumstances.

To assess your situation we will use your documents together with any other information available to us. Once we have received all required documentation, we will inform you within 7 working days whether you are eligible for assistance under our Financial Hardship Policy.

Once we have assessed your situation, we may at our discretion agree to a temporary financial arrangement that is different to your regular payment terms. With any agreed financial arrangement for Financial Hardship, your repayments should be sufficient to cover your expected future use of the service while providing continuing reduction of your current debt at a reasonable level so that you are not going into further debt under the arrangement.

Once we come to an agreement on a temporary financial arrangement we will confirm this agreement in writing via letter or email.

We will not charge you for assessing your circumstances or administering any temporary financial arrangement.

You must let us know if your circumstances change during our arrangement. Please be aware that if you provide false or incomplete information we may cancel any hardship arrangements.

### Other ways to find help

You can talk to a phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Alternatively, you can find the financial counselling service nearest to you by visiting <http://www.financialcounselingaustralia.org.au/Corporate/Find-a-Counsellor>.

You may ask us to deal with a Financial Counsellor on your behalf. In order for us to speak to your Financial Counsellor you must be present, or we must have your prior authority. Please contact us for further information.

### Contacting us

Please contact us as soon as possible if you are experiencing any difficulties paying for your services. You can call [insert phone number] between [insert phone times] if you would like to discuss any Financial Hardship matters with us.