

## Financial Hardship

The Telecommunications Consumer Protections Code C628:2015 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services, but where the customer expects to be able to do so over time if payment arrangements are changed.

## Contact Us

We encourage you to contact us if you experience any difficulties paying our services. Please contact us on ph: 1300 196 386 during office hours, Monday to Friday 7am to 7pm EST.

## Process

In assessing your eligibility for Financial Hardship, we may request documentation such as;

1. A statutory declaration or official written communication from a person or support group that is familiar with your circumstances;
2. Evidence that you consulted a recognised financial counsellor;
3. A statement of your financial position.

We may not be able to make an assessment of your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us.

Once we receive the required information, we will let you know within 7 working days whether you are eligible for assistance under our Financial Hardship Policy.

If you are eligible, will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position. Where appropriate, we will discuss means with you as to how to limit your spend (this may include barring some service features) during the time of our arrangement and thereafter.

Once we come to an agreement, we will put this in writing via letter or email to you, whereby you must meet your commitments and the conditions of the arrangement.

You must inform us if your circumstances change (for better or for worse) during our arrangement. We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.