



## **Financial Hardship Policy**

The Telecommunications Consumer Protections Code C628:2012 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 by calling **1300 354 788** if you would like to discuss any Financial Hardship matters with us. You can do so from:

Mon - Fri 9:00am to 7:00 pm AEST

Sat 10:00am to 3.00pm AEST

### The process:

When assessing your eligibility for Financial Hardship, we may ask you to provide certain documents such as

- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances,
- Evidence that you consulted a recognised financial counsellor,
- 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 received all 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, we 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 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. 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.

### Further Options

*There are also a range of other financial support services available such as free financial counseling services offered in each state and territory in Australia. For more information on these and other options available please see the ACMA's website.*

<https://www.acma.gov.au/Citizen/Phones/Landlines/Phone-contracts-and-charges/telecommunications-service-options-if-youre-experiencing-financial-hardship-fact-sheet>