



# Financial hardship policy

## Whom does this policy apply to?

All our current and former customers (the customer) with outstanding and/or unpaid accounts and/or invoices.

## What is Financial Hardship?

The Telecommunications Consumer Protection Code (TCPC) explains the circumstances under which typical financial hardship may apply as being illness, unemployment and/or being the victim of domestic/family violence and where the customer believes they are able to pay the invoices on account.

## How do you start?

Given the sensitivity and personal nature of these situations, we are making our Financial Controller available to you. Please use the contact information provided below and ensure you request to discuss a financial hardship application with the Financial Controller.

Financial Controller: Nilima Dhabi

Ph: 08 9205 4000

## Where else could you find support?

Should you find you need to discuss your situation to get some professional support and advice, we recommend you contact the **National Debt Helpline (1800 007 007)**. In addition, you may find these resources useful:

[Financial counsellor map](#) from ASIC's MoneySmart

[Lifeline's](#) 24-hour crisis support service: 13 11 14

New South Wales	Financial Rights Legal Centre	1800 007 007
Tasmania	Consumer Credit Helpline	1800 232 500
Victoria	MoneyHelp	1800 007 007
South Australia	Consumer Credit Law Centre	08 8342 1800
Western Australia	Consumer Credit Legal Service	08 9221 7066

## How will this policy assist you?

We aim to provide you support during a period of financial hardship and will hear your request to be considered on these grounds. This will mean we will

- i. respond to your request within seven (7) working days,
- ii. temporarily suspend any debt collection activities against you until this request has been properly considered and discussed with you,
- iii. take into account any information you may provide as well as any information available to us from other sources,
- iv. if you are found eligible under our criteria, suggest a practical payment plan to be discussed with you,
- v. not suspend your service during the application process,
- vi. not charge you any administration fee for the provision of this service.

## Options for suitable financial arrangements;

We aim to assist you in being able to prepare a solution, which may include, but not limited to;



- i. temporarily postponing or deferring payments (for a longer period than would typically be offered to Customers requesting an extension outside of Financial Hardship arrangements);
- ii. agreeing on an alternative arrangement, plan, or contract, including discussing Pre-Paid services

### What happens if we don't agree on the plan?

Our aim is to ensure you are able to pay your debt and remain a customer with us and therefore we will do our best to work with you on a practical and reasonable payment plan. If we are unable to come to an agreement with you, you will be properly notified, your services with us will be disconnected (after due notice) and all outstanding debt will be processed by our debt collection team.

If you are unhappy with the outcome, you can raise your complaint with the Managing Director who will review your request;  
Managing Director: Richard Coston  
Ph: 08 9205 4000

### While you're paying and/or making arrangements with us to pay, how do we manage your debt?

We have multiple systems and processes available that can assist in managing and maintaining your usage of our services at an acceptable level (for example spend controls, restricted use, firewall configurations, etc.)– and most are free. Please ask for more information should you require this service.

We will also follow all reasonable steps to ensure you are informed along the way of the progress of your application and its outcome, and we will not suspend your service during the application process.

### When and how could you contact us?

Our normal office hours are 8:30 – 17:00, Monday to Friday. During these hours, you could visit one of our offices as per our website. Alternatively, you could use any of our contact details listed below.

### What would we need from you to get started?

It is important that we understand your personal situation in order to make a reasonable assessment, in our view, of your ability to pay outstanding invoices. As such, we provide you with a short form to complete but also encourage you to discuss details with our Financial Controller.

### How would we make our assessments?

Generally, we refer to indicators such as:

- your current personal circumstances, as evidenced by a financial councillor or a statutory declaration or any other documentation you may provide;
- your financial situation, as evidenced by, for example your income and expense summary, the history of your account with us, utilities and/or rent notices, bank notices, debt payment requirements;
- information we may obtain from external sources, including credit vetting bureau's and any additional information you may provide us.

If sufficient information is not provided by you, in our view, we may not be able to make any assessment of your financial hardship request.



---

Any false and/or incomplete information provided may result in us discontinuing the assessment under this policy, disconnecting your services with us and following through any outstanding debt with our debt collection team.

Once all information is provided as requested, we would typically let you know the results of our assessment with seven (7) business days.

### What happens if your circumstances change?

It is critical that you contact us promptly when your personal circumstances change. This includes providing us updates on your contact details, your financial position and your personal circumstances. If we discover this information ourselves and they have a reasonable impact on your ability to complete the payment plan, the financial hardship arrangement may immediately become void and/or we may propose new arrangements.