

## Australia Online

### 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 03 8330 4900 or 1300 650 661 if you would like to discuss any Financial Hardship matters with us. You can do so business days from 9am to 5pm Melbourne time.

#### 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, 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.

#### Assistance – Options to Help you stay connected:

- Apply appropriate spending controls
- Apply restrictions on some or all of your services such as suspending your service
- Transfer you to a pre-paid service

#### Assistance – Possible financial options:

- Temporary postponement or deferral of payments
- Alternative payment arrangements where:
  - Payments are sufficient to cover expected future use of service
  - Payments provide a continual reduction of debt at a reasonable level
- Waiving or discount of debt or certain fees.

#### Finding a financial counsellor:

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.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>.