

## Financial Hardship Policy

Financial Hardship is a term used to describe a situation where a person is unable to meet their financial commitments due to one or more factors contributing to their financial position. Common contributing factors include:

- Loss of employment of you or a family member
- Illness, including physical incapacity, hospitalization, or mental illness of you or a family member
- Family breakdown
- A death in the family
- Other factors resulting in an unforeseen change in your capacity to meet their payment obligations, whether through a reduction in income or through an increase in non-discretionary expenditure.

If you are having a problem paying your bill, or you wish to discuss options to minimize your bill, call us today on 1300 650 865.

The earlier you contact us, the better. Discussing your concerns gives us the opportunity to help you manage your bills. If you do require time to pay an outstanding amount, agreeing to a payment plan and sticking to it can help prevent disconnection or restriction of your service. Disconnection of your service is used only as a last resort, and we will endeavor to work with you to ensure this does not happen. To assist us in establishing the level of support you require, dependent on your individual circumstance, we may request supporting evidence, including, but not limited to:

1. documentation such as a statutory declaration from a person familiar with the customer's circumstances (family doctor, clergy, bank officer, etc) or;
2. evidence of the customer having consulted with, and/or being accompanied by a recognized financial counselor or a booking to see a financial counselor.

There is 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 & other options available please see the ACMA's website: [http://www.acma.gov.au/WEB/STANDARD/pc=PC\\_2939](http://www.acma.gov.au/WEB/STANDARD/pc=PC_2939). Please contact us on 1300 650 865 if you are having difficulty paying your bill so that we may discuss the options that are available to you.

## Minimising your Debt

There are options available for minimizing your debts & to stay connected whilst managing your spending. Examples include:

1. Call barring
2. Reconnection of a service with restricted access
3. Changing your plan
4. Cancel any content subscription or premium services (e.g. ring tones, jokes, pictures, etc)

5. You can access the Customer Access Toolkit via our website, which offers Account Management across all services such as checking your usage.

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