



Australian Phone Company PTY LTD
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Financial Hardship Policy

Financial hardship is defined and understood by us as being a situation where a Customer, either previous or current, is unable to discharge their financial obligations in relation to their Australian Phone Company services but where the Customer reasonably expects to be able to discharge their obligations if payment and/or service arrangements are changed. Financial hardship can be of either a limited or longer duration.

In times of genuine financial hardship, Australian Phone Company understands that the Customer and/or their authorized representative/s deserve easy access to understanding and appropriately trained staff who can assist them in meeting their obligations in a timely and agreed manner. Australian Phone Company provides this service by training their staff appropriately.

Australian Phone Company considers financial hardship as a position that involves the inability of the Customer to pay their account, rather than an unwillingness to do so. For this reason, Australian Phone Company staff has been fully trained across their entire Customer Care team to identify a genuine intent to pay where good indicators include but are not limited to an established payment history with Australian Phone Company.

Common grounds for financial hardship have been identified by Australian Phone Company as:

- Loss of the Customers employment or a family member;
- Family breakdown;
- Illness, injury, including physical incapacity, hospitalization or mental illness of the Customer or family member;
- A death in the family;
- Other factors resulting in the unforeseen change in the Customers capacity and reasonable ability to meet their account payment obligations.

How AUSTRALIAN PHONE COMPANY manages your claim

Eligible Customers include residential and small to medium business Customers which are governed by the Telecommunications Consumer Protection Code.

When assessing and deciding if a Customer is eligible for a financial hardship arrangement, Australian Phone Company may seek proof or evidence such as:

- A statutory declaration or official written communication from a person or support service/institution who or which is familiar with the Customer's circumstances (family doctor, clergy, bank officer, etc...)

- Evidence of the Customer having consulted with a recognized financial counselor or a booking to see a financial counselor and/or;
- A statement of the financial position of the Customer.

Australian Phone Company may use the above information to make an assessment as well as further information which is available to us. If we do not receive the requested information an assessment may not be able to be made and in this case assistance would not be provided. An agreed financial hardship arrangement should be sufficient to cover all expected future use of the Australian Phone Company services and is adjusted appropriately and responsibly to ensure that the financial position of the Customer does not worsen or a reasonable period of time. The financial hardship arrangement should and may also provide a continued reduction of the debt at a reasonable and managed level. Australian Phone Company staff will retain the utmost discretion to determine which level of service this includes, but the Customer will always maintain access to receive incoming calls with the ability to dial emergency services. Once the Customer's eligibility for financial hardship assistance is agreed upon and approved, Australian Phone Company will work with the Customer to develop an arrangement that will help them through the period of financial hardship by formulating a payment arrangement. Australian Phone Company will discuss all spend control options with the Customer including but not limited to barring of a portion of current services. If a financial hardship claim is not approved, the Customer has the right to ask for a review of the decision which may be overturned.

Australian Phone Company may offer additional options to help with Financial Hardship:

- a) Options for keeping the Customer connected:
 - (i) Spend controls;
 - (ii) Restriction of service, in respect of overall or specific services;
 - (iii) Transferring the Customer to a Pre-Paid Service;
 - (iv) Transferring the Customer to a contract which includes hard caps or Shaping; or
 - (v) Low cost interim options until the Customer can continue with original payments.
- b) Options for suitable financial arrangements:
 - (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;
 - (iii) Discounting or waiving of debt;
 - (iv) Waiving late payment fees;
 - (v) Waiving cancellation fees; or
 - (vi) Incentives for making payments, for example payment matching.

Customer obligations in maintaining a financial hardship arrangement

- The Customer must make the agreed payments on the agreed dates and notify Australian Phone Company if they are unable to keep their commitment;
- The Customer must contact Australian Phone Company if their circumstances change favorably or unfavorably during the term of the payment plan arrangement;
- The Customer must act honestly at all times throughout the course of the arrangement.

Termination of the arrangement

In the event that the arrangement is not adhered to and the Customer has not contacted Australian Phone Company, we will take all reasonable steps to contact the Customer or their authorized representative before taking further action and terminating the arrangement. The

parties can also terminate the arrangement by mutual agreement where following termination, credit management action may be resumed. The Customer should also contact a Financial Counselor. Customers are able to phone a financial counselor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9:30am to 4:30pm, Monday to Friday). This number automatically switches through to the service in the state or territory closest to you.

Contacting Australian Phone Company for financial hardship enquiries

Australian Phone Company

Phone: 03 9999 82 89

Email: support@australianphone.com.au

Hours of Operation: The Financial Hardship Team is ready to assist with all enquires 8:00am to 8:00pm Monday to Friday and 10:00am to 4:00pm Saturday and Sunday

If you have any questions call us on

03 9999 82 89

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