

Overview

This policy has been developed to assist residential or small business customers experiencing a genuine period of financial hardship.

We will provide you with access to information and assessment under our Financial Hardship Policy on request, if you indicate to us that you are experiencing financial hardship, or if we consider that you may be eligible for the policy.

There is no charge for customers requesting assessment, or entering into an arrangement under this policy.

Assessment of financial hardship

Financial hardship means a situation where:

- you are unable to meet your financial obligations under your agreement with us due to illness, unemployment, experiencing family violence, or other reasonable cause; and
- you believe that us changing your payment arrangements or supply of services will assist you to meet your financial obligations.

We will assess your eligibility for assistance under this policy in a fair and timely manner.

We will review the services we provide you under our agreement and discuss with you any options available that may assist you to reduce your expenditure.

As part of the assessment process we may request supporting documentation from you, such as details about your income, and your current contact information.

We will make an assessment within 7 business days of receiving all the information we have requested from you. We will inform you immediately where it is clear to us that you do not meet our criteria for assistance.

Financial Hardship Arrangement

Financial hardship arrangements will be approved by our Managing Director.

If we approve a financial hardship arrangement we will:

- not commence the arrangement until you have accepted the terms;
- provide you with details of the arrangement in writing;
- not charge you late fees or pursue debt collection while the arrangement is in place;
- monitor your compliance with the arrangement; and
- review the arrangement if you advise us that your circumstances have changed.

You must advise us promptly if your situation changes during the term of the arrangement.

If your application for Financial Hardship assistance is declined you will be advised in writing.

Community financial counsellor assistance

If you are experiencing financial hardship, you can contact a community financial councillor by:

- calling the National Debt Helpline on 1800 007 007. Minimum operating 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; or
- locating a financial counselling service in your local area by entering your postcode or suburb in the map at www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor.

Further information

For further information about our Financial Hardship Policy, please contact our Accounts department:

- Email accounts@com.au including as much detail as possible.
- Telephone 1300 792 711 between 9.00 am – 5.00 pm Monday to Friday and select Option 2. (*Local call cost from a landline, may cost more from a mobile phone.*)