



Financial Hardship Policy

Hosted Network defines financial hardship as a situation where a customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the supplier and the customer reasonably expects to be able to discharge those obligations if payment and/or service arrangements were changed. Financial hardship can be of limited or long term duration.

Statement of intention

We are here to help.

We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by case basis.

Contact us

Please contact us by calling **1300 781 148** if you would like to discuss any Financial Hardship matters with us or contact your Account Manager. You can do so from **830am to 530pm** AEST Monday to Friday during business days.

Identification of Financial Hardship

When assessing your eligibility for Financial Hardship, we may request supporting documentation to conduct an assessment. 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; and
- 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 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

If you are eligible, we 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 have the right to request these details in writing. 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.

Your options

If you are experiencing Financial Hardship, there are a few options that may be available to you depending on your circumstances.

If you wish to stay connected with us, some options include:

- Spend controls;
- Restriction of service, in respect of overall or specific services;
- Low cost interim options until you can continue with original payments.

Some other options for suitable financial arrangements include:

- Agreeing on an alternative arrangement, plan, or contract, including discussing PrePaid Services;
- Waiving late payment fees;
- Incentives for making payments, for example payment matching.



Where can I get further assistance?

If you are facing financial difficulty, you may wish to obtain advice from a community financial counsellor. You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline www.ndh.org.au