

financial hardship policy

(a) Financial Hardship

Under this policy “Financial Hardship” means a circumstance where:

- (i) You are unable to discharge the financial obligations owed by you under your Customer Contract or otherwise discharge the financial obligations owed by you to a Supplier, due to illness, unemployment or other reasonable cause; and
- (ii) You believe that you will be able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to you are changed.

(b) Identification of a Customer Experiencing Financial Hardship

Financial Hardship involves circumstances where you are unable to pay bills, rather than those circumstances where you are merely unwilling to do so. Financial Hardship can arise in a variety of circumstances. Financial Hardship can be of either short or long-term duration.

Financial Hardship can arise due to a number of factors, some of which include:

- (i) Loss of employment by you or a member of your family;
- (ii) Family breakdown;
- (iii) Where you or one of your family members suffers an illness, including physical incapacity, hospitalisation or mental illness;
- (iv) A death in your family;
- (v) Where you are abusing the service;
- (vi) Where someone other than you is abusing the service, leaving you unable to pay the account;
- (vii) Natural disaster.

(c) How to Get Help

When you are facing Financial Hardship you should:

- (i) Make contact with us by telephone, facsimile, post or email – see below for contact details, and/or
- (ii) Seek professional assistance from a qualified financial counselling service such as Financial Counselling Australia (www.financialcounsellingaustralia.org.au or 1800 007 007). If you contact us regarding a potential Financial Hardship our specially trained staff will assist you. Mate may refer you in the first instance to a specialised financial counsellor.

In order for us to consider providing you with financial support in circumstances of Financial Hardship you will, having made initial contact with us, need to make an application. We will explain the application process to anyone who makes contact with us regarding Financial Hardship and assist them in the application process.

(d) Financial Hardship Assessment

To assist Mate in assessing an application for financial support

under the Financial Hardship Policy, you will be required to provide Mate with:

- (i) Your customer account details and any other information required by Mate to identify you as the account holder of the service;
- (ii) Your income and asset details;
- (iii) Documentation in support of the information provided to Mate, such as your bank statements, a death certificate, correspondence from a relevant government agency or correspondence from your medical practitioner confirming your illness; and
- (iv) Any other information that Mate may reasonably require to verify your circumstances.

Mate will not discuss any financial support or your personal information with someone other than you unless you have authorised us to discuss your affairs with the individual or group. Mate will assess any application by you for Financial Hardship assistance in a fair, reasonable and prompt manner. A final decision will be made about any application for assistance within 7 working days of you providing all material required by Mate in order to assess the application.

If you do not provide the information required by Mate, an assessment of your application for Financial Hardship assistance will not proceed.

If your circumstances change after an application for Financial Hardship assistance has been made, you must promptly inform Mate.

If you provide information that is false or misleading any Financial Hardship assistance offered by Mate to you may be immediately withdrawn.

(e) Financial Hardship Arrangements

Any agreed financial arrangement agreed between you and Mate that is intended to deal with your Financial Hardship must be based on the principle that any repayments made by you should be sufficient to cover the expected future use of the service as well as reducing your existing debt to an acceptable level. In other words, we will not allow you to increase your debt to Mate under any Financial Hardship support arrangement.

To assist in achieving this outcome you and Mate may agree on management of your service, for example by:

- (i) Limiting your access to certain call types (for example premium services);
- (ii) Transferring you from a ‘post-paid’ service to a ‘pre-paid’ service; or
- (iii) Limiting your access to the service.

Any arrangement entered into with you may include one or more methods of reducing service costs and will be personal and specific to your individual circumstances.

You will not be eligible for a Financial Hardship Arrangement in circumstances where you have chosen to transfer all of your services to another provider but still have a debt with Mate.

(f) Credit Management whilst Financial Hardship applies

Mate will cease credit management activities against you whilst any Financial Hardship assistance is being considered or is in place, so long as you comply with your obligations under the Financial Hardship assistance.

Mate will take reasonable steps to contact you prior to recommencing credit management activities.

(g) How to Contact Us

By Phone Financial Hardship Enquiries: 1300 876 283

By email support@letsbemates.com.au