

## Financial Hardship Policy

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### Definition of Hardship

The Telecommunications Consumer Protections Code (TCP) 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.

### Financial Advisory Support Team (FAST)

In times of genuine Hardship, customers and/or their financial counsellor deserve easy access to empathetic and skilled staff who can promptly address their circumstance or concerns. MATE Communicate will provide this service by training all staff in the general credit area to identify financial hardship customers, and refer these customers to specialised staff. These staff can also be contacted via a specific telephone number made available only to Financial Counsellors\*.

### This team is known as the Financial Advisory Support Team (FAST)

MATE Communicate expects its FAST team members to act with compassion and sympathy, yet still manage the situation within business requirements. FAST Representatives are required to accept reasonable payment arrangements, taking into account each customer's individual circumstances.

#### NOTE:

The MATE Communicate Financial Advisory Support Team do not manage Business Accounts.

\*Customers who have chosen to transfer all of their services to another provider but still have an outstanding balance with MATE Communicate are ineligible for participation in MATE Communicate's Financial Hardship Program.

\*(In order to speak to a Financial Counsellor, the customer must

be present, or we must have received prior authority from the customer to speak with the Counsellor on their behalf. Please contact us for further information.)

For a current list of community financial counselling services consult the Financial Counselling Australia website: [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au) or if you are experiencing financial difficulty, you can also contact a free and independent financial counsellor on 1800 007 007.

### Identification of a Customer Experiencing Financial Hardship

MATE Communicate considers financial hardship a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so. Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term. To illustrate, several of the common causes are listed below.

### Hardship can result from a number of factors including:

- Loss of employment by the consumer or family member.
- Family breakdown.
- Illness including physical incapacity, hospitalisation, or mental illness of the consumer or family member.
- A death in the family.
- Abuse of the service by customer (eg. from use of 190X numbers, GPRS).
- Abuse of the service by a third party leaving the customer unable to pay the account.
- Natural Disaster.

### Reaching a Financial Arrangement

The basic principle of any agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. the customer should not be going into further debt under the arrangement).

### How to find out more

#### By phone

- Hardship Inquiries: 1300 876 283
- Hours of Operation: Monday - Saturday 8.30am - 5.30pm EST

#### By Mail

- MATE Communicate Financial Advisory Support Team
- PO Box 7273 WETHERILL PARK NSW 2164