



Financial Hardship Policy

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1. Introduction

The Telecommunications Consumer Protections Code C629:2019 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services but where the customer expects to be able to do so over time if payment arrangements are changed.

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 several factors including:

- Loss of employment by the consumer or family member.
- Family breakdown.
- Illness including physical incapacity, hospitalization, or mental illness of the consumer or family member.
- A death in the family.
- Heavy use of the service by customer (e.g. from use of 190X numbers, internet data, data roaming etc.
- Use of the service by a third party leaving the customer unable to pay for the account.

2. Statement of Intention

We will work with you to help you respond to financial difficulty, whether temporary or long-term. 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.

2. Contact us

We encourage you to contact us if you experience any difficulties paying our services, we may be able to help. Please contact us by calling 1300 383 588 if you would like to discuss any Financial Hardship matters with us. You can do so from Monday to Friday (9:30 am - 6:00 pm).

3. Identifying a customer experiencing financial hardship

We consider financial hardship a state that involves an ongoing real inability of the customer to pay bills, rather than an unwillingness to do so.

For us to apply this policy you must satisfy the above definition of financial hardship. You may be asked to provide us with third party evidence to confirm the details of your financial hardship. Evidence you may be asked to provide are: consultation with a recognized financial counselor, a bank, or Centre link.

We may not be able to assess 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.

For customers who have chosen to not provide us requested information, we may not be able to assess your circumstance. Customers who have transferred their services to another provider but still have an outstanding balance with us are ineligible for participation in Our Financial Hardship Program.

4. Reaching an Agreement

Once we agree you are experiencing Financial Hardship, we may at our discretion agree to a temporary financial arrangement which is different to the terms which ordinarily apply to you.

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 on 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 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.

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:

- Restriction of service, in respect of overall or specific services;
- Transferring you to a contract which includes hard caps or Shaping; or
- Low cost interim options until you can continue with original payments.

Some other options for suitable financial arrangements include:

- Temporarily postponing or deferring payments;
- Agreeing on an alternative arrangement, plan, or contract, including discussing Pre-Paid Services;
- Discounting or waiving of debt;
- Waiving late payment fees;
- Waiving cancellation fees; or
- Incentives for making payments, for example payment matching.

5. Finding a financial counselor

You can talk to a phone financial counselor from anywhere in Australia by ringing 1800 007 007 (minimum opening 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.

Alternatively, you can find the financial counseling service nearest to you by visiting

<http://www.financialcounselingaustralia.org.au/Corporate/Find-a-Counselor>

6. Managing your expenses

Simply log on and check your current usage on our website at www.etel.com.au/account. If you have trouble accessing your account, please contact us to retrieve your login details.

To help you manage your spend, please read our “What you need to know” document which can be found at www.etel.com.au/policies. This document contains details of how your service is used and delivered and information on how to estimate and track your usage.

7. Complaints process

If you are not satisfied with the services provided to you, we would like to know. Simply contact us by calling 1300 383 588 or email support@etel.com.au and we will do our best to resolve any issues you may have together with you. You can access our Complaints Handling Policy by contacting us for a copy or going to www.etel.com.au/policies.