



Financial Hardship Policy

Financial Hardship is a term used to describe a situation where a customer is unable to commit to bill payments for services but where the customer expects to be able to do so over time if payment arrangements are changed.

Financial Hardship situations included but not limited to:

- Unemployment;
- Illness;
- A death in the family;
- Being affected by domestic violence or family related matters;
- Natural disasters; and
- Other unforeseen changes to your financial capacity resulting in an inability to pay bills.

Assessing your eligibility for Financial Hardship we base our decision on the above circumstances nonetheless we also base our assessment on all kinds of circumstances.

In making our assessment we may need you to provide information of your situation, this may include: documentation such as income details; and supporting declarations from persons familiar with your situation.

If the information provided by you is not sufficient to make an assessment of eligibility, we may request other information from you in order to make an assessment. Our assessment may be based on the information provided by you, or other information available to us. If we request information and you choose not to provide it, an assessment may not be made. If you provide false or incomplete information, we may cancel any hardship arrangement entered by you and us.

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.

- Changing to a lower plan during the time of our arrangement;
- Suspending your service while maintaining a telephone service;
- Making payment arrangements or plans to pay the outstanding over a period of time;
- Waiving Late payment fees during the payment arrangement or plan;
- Educating you on Controlling your spend to manage our outstanding debit
- Temporarily deferring your payment outside our standard payment extension process.

If you wish to seek a review of our decision you can access our Complaints Handling Process at:

<https://www.flipconnect.com.au/home/pdf-doc/Complaint-Handling-Process.pdf>.

We encourage you to contact us if you experience any difficulties paying our services. Please contact us by calling (02) 8666 8258 (Option 2 and asked to be transferred to the credit control department) Credit Control Business hours:

Mon - Fri 9:00am to 6:00 pm AEST - Saturday/Sunday Closed

Further Options: There are also a range of other financial support services available such as free financial counselling services offered in each state and territory in Australia. For more information and options available please see the moneysmart's website:

<https://moneysmart.gov.au/managing-debt/financial-counselling>