

## What is Financial Hardship?

Financial hardship is a situation that may occur in your life, often unexpectedly that may affect your ability to pay for your services like your FairTel account. Financial hardship can be short or long term and as a result of things like: unemployment, sudden illness or injury, death in the family, being affected by domestic or family violence, natural disasters or any other reasonable cause.

## We are here to help.

At FairTel we are committed to helping our customers who may be experiencing financial difficulty stay connected and together we want to work with you to find a sustainable solution to suit your individual circumstances.

## How we can help

Ways to keep you connected

- *Set spend controls ie. set customer excess spend limits.*
- *Offer low cost interim options.*
- *Restriction of services*

Help with financial arrangements

- *Waive late payment fee's*
- *Flexible payment options over a period of time*
- *Discounting debt*

## Are you experiencing Financial Hardship?

This policy may apply when you tell us you are experiencing Financial Hardship, or when we consider you may be eligible for our policy. In order for us to assess whether you are eligible for this Financial Hardship Policy, we may ask you to provide us with certain documents with details of your financial situation, such as your income details, a report from a financial counsellor, a bank, or Centrelink. We may be unable to assess your eligibility for this policy if you do not provide us with sufficient documentation of your circumstances.

To assess your situation we will use your documents together with any other information available to us. Once we have received all required documentation, we will inform you within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

Once we have assessed your situation, we may at our discretion agree to a temporary financial arrangement that is different to your regular payment terms. With any agreed financial arrangement for Financial Hardship, your repayments should be sufficient to cover your expected future use of the service while providing continuing reduction of your current debt at a reasonable level so that you are not going into further debt under the arrangement.

Once we come to an agreement on a temporary financial arrangement we will confirm this agreement in writing.

We will not charge you for assessing your circumstances or administering any temporary financial arrangement. You must let us know if your circumstances change during our arrangement. Please be aware that if you provide false or incomplete information we may cancel any hardship arrangements.

## Other ways to find help

You can talk to a phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30am – 4.30pm 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 counselling service nearest to you by visiting <http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>.

You may ask us to deal with a Financial Counsellor on your behalf. In order for us to speak to your Financial Counsellor you must be present, or we must have your prior authority. Please contact us for further information.

## Contacting us

Please contact us as soon as possible if you are experiencing any difficulties paying for your services. You can call 08 9779 9966 between 9am-5pm Monday to Friday WA time if you would like to discuss any Financial Hardship matters with us.