

# Financial hardship policy



Exetel understands that sometimes unforeseen financial hardship may affect your ability to pay us for services you have used, and we are committed to assisting you at such times.

We are here to help. 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.

## We understand

We understand that financial hardship is about your inability to pay us rather than an unwillingness to do so. It can be either limited or long term in duration, and may come about due to a variety of factors or events, such as:

- The loss of employment of you or a family member;
- A family breakdown;
- Illness including physical incapacity, hospitalisation, the mental illness of the consumer or a family member, a death in the family;
- Natural disaster.

We provide a range of payment and service options to help in such situations, so if you are having a problem with paying your bill, or you wish to discuss options available to you to minimise your bill, call our Billing Team on **13 39 38**.

You can reach us **Monday to Friday from 8.30am to 5.30pm** Australian Eastern Standard Time and Australian Eastern Summertime.

Our staff are trained to be sensitive and empathetic and to act with understanding whilst managing the situation within business requirements. They are able to accept reasonable payment arrangements, taking into account your individual circumstances.

Please remember that the earlier you contact us, the better. Discussing your concerns gives us the opportunity to help you manage your bills.

## Negotiating a financial arrangement

A financial arrangement is generally structured around a payment plan to help you repay the debt at a rate you can manage. When we agree on a financial arrangement we understand that repayments should be sufficient to cover expected future use of the service as well as providing continued reduction of debt at a reasonable level to ensure that you do not go further into debt under the arrangement.

To help us make an assessment we may need to ask you some questions about your financial hardship. We may also require documentation in support of the information you provide to us. Examples of this include a letter from your doctor if your hardship is due to illness, or a letter from a recognised financial counsellor indicating you have consulted them. If we will require such supporting information from you, we will advise you at the time we discuss your situation.

## Options for keeping you connected

We understand that each instance of financial hardship is unique and therefore requires us to work with you to tailor a flexible

solution to your needs. We also understand that this may require amending over time as your situation changes.

As well as a financial arrangement or payment plan, some of the options we may discuss with you to assist you keep connected include (but are not limited to):

- Placing a restriction on part of your service or specific services.
- Transferring you to a pre-paid service.
- Low cost interim options for you until you can continue with the original payments.

## Options for suitable financial arrangements

Whilst we will discuss a range of options for you, some of the common ones we will consider in order to assist you include:

- Temporarily postponing or deferring payments.
- Agreeing on an alternative arrangement plan.
- Discounting or waiving certain administrative fees and charges.

Once a payment arrangement has been made, if we have concerns about your financial situation, we may suspend or disconnect your service; however disconnection of your service is used only as a last resort, and we will endeavour to work with you to ensure this does not happen. Should your circumstance change at any time whilst on a payment plan, please contact us as soon as possible so we can reassess your situation.

There are also a number of other ways we can help you to reduce a debt that we can discuss with you. For example, we can consider call barring, service restrictions and plan changes (where possible) and we can also look at ways you can better monitor your own spend.

Please remember that we are here to help you. If you have any complaints or concerns that you wish to raise with Exetel about our Financial Hardship process or team, we operate an independent complaints handling team that are also here to assist you. For further details on this process and how to contact them, please see our complaints handling policy: <https://files.exetel.com.au/terms/ExetelComplaintsHandlingPolicy210512a.pdf>

## Seeking assistance from a Financial Counsellor

If you are facing financial difficulty, you may wish to consider obtaining advice from a financial counsellor. Financial counselling is a free service offered by community organisations, community legal centres and some government agencies.

You can talk to a financial counsellor anywhere in Australia by calling the Financial Counselling Hotline on **1800 007 007**. This free hotline is open from 9.30am to 4pm Monday to Friday.