

# FINANCIAL HARDSHIP POLICY

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Financial hardship can be short or long term and can happen as a result of numerous reasons such as loss of employment, natural disaster, family violence, sudden illness or injury or change of family circumstances. This policy may assist you if you are currently experiencing financial hardship. This policy sets out how we assess your financial circumstances to determine your eligibility to enter into financial hardship arrangements with us, and the process that we will undertake if you make an application for financial hardship assistance.

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This policy was created in accordance with our obligations under the *Telecommunications Consumer Protections Code C628:2019* ("**Code**"). In this policy, "**we**", "**our**" and "**us**" are all references to UTelecom Australia Pty. Ltd. ABN 90 163 421 261 of Unit 3/37-39 Little Boundary Road, Laverton North Victoria 3026. This policy only applies to telecommunications goods and services that we supply to you, if you are a consumer of those goods or services for the purposes of the Code. In this policy, a "**business day**" is any day that is not a Saturday, Sunday or public holiday. Please contact our Financial Hardship Team using the contact details set out below if you require a copy of this policy in a format that meets your disability or language needs. We will make available all updates and amendment to this policy at [www.utelecom.com.au/legal](http://www.utelecom.com.au/legal). We will provide a copy of this policy to you, free of charge, upon your request.

The Code defines financial hardship as a situation where a customer is unable to fulfil its financial obligations in relation to the services they receive under a contract; due to illness, unemployment, being a victim of domestic violence or family violence, or any other reasonable temporary or ongoing cause but where the customer expects to be able to fulfil its financial obligations over time.

## Statement of Intention

We understand that payment for telecommunications services may be difficult to maintain during periods of financial hardship. We are committed to helping customers facing financial hardship maintain their telecommunications services, where possible. This may be via temporary or long-term assistance, depending on the customer's circumstances. Each application for financial hardship assistance is assessed by us on a case-by-case basis in accordance with our Financial Hardship Policy.

## Contacting UTelecom's Financial Hardship Team

If you are experiencing financial hardship, we encourage you to get in touch with us. If you need an interpreter, you can contact us by telephone using the [Translating and Interpreting Service](#) by calling 131 450. If you have a hearing or speech impairment, please call us through the [National Relay Service](#). For any financial hardship matters or enquiries concerning this policy, you can contact our financial hardship team who are trained in applying and processing this policy and will treat you with courtesy and respect. Our financial hardship team can be contacted as follows:

- via telephone on 1300 008 835 (from 8:30am to 5:00pm Australian Eastern Standard Time on business days);
- via email to [info@utelecom.com.au](mailto:info@utelecom.com.au) or
- via post to Unit 3/37-39 Little Boundary Road, Laverton North VIC 3026.

The following steps are involved in any application for financial hardship arrangements by customers of our telecommunications services:

### Step 1: Apply for Financial Hardship Assessment

Financial hardship that we will consider under this policy is limited to situations where:

- (a) a customer is unable to fulfil their financial obligations under their contract with us for a telecommunications service or to otherwise discharge their financial obligations to us in connection with that service, due to illness, unemployment, being the victim of domestic or family violence, or other reasonable temporary or ongoing cause; and
- (b) the customer believes to be able to be in a position to discharge their obligation to pay for a telecommunications service if the payment arrangements or other arrangements relating to the supply of the service are changed.

**Please complete our *Application Form for Financial Hardship Assistance* if you would like to apply for financial hardship assistance with your telecommunications services.** Upon receipt of your completed form, we will assess your eligibility for financial assistance using the information provided in the form.

### Step 2: Financial Hardship Assessment

Following receipt of your Application Form, we may need to ask you questions about your situation, your financial circumstances and the telecommunication services that you require. Information provided to us during a financial hardship assessment is strictly confidential. We will, in undertaking the assessment, take into account your individual circumstances and its merits. We may use the information you provide, as well as other information available to us, in determining your eligibility for a financial hardship arrangement under this policy. If you are unable to provide us with any information that we reasonably request for the purposes of considering your application, we may decide not to conduct the assessment. If the information provided by you is not sufficient to make an assessment, we will inform you of any additional information that is reasonably required by us to make the assessment. If you are unable to provide such information, we may refuse your application.

We do not charge for assessments, or for implementing any financial hardship arrangements.

When conducting an assessment, we may ask you to provide certain information and documentation to us such as:

- your most recent contact details;
- official written communication from a person or support group that is familiar with your circumstances;
- details of the telecommunications services that you are subscribed to, or wish to subscribe to;
- identification documents (such as a passport or drivers licence) and your most recent contact details;
- evidence that you have consulted a recognised financial counsellor;
- documents to substantiate reasons for financial hardship such as medical or rehabilitation documentation;
- a statement of your financial position or income details including your employment status and documentation confirming the source of your income and the amount of income you receive.

All requested documentation must be sent via email or post to our financial hardship team. We may require additional supporting documentation if the arrangement is long term, the amount to be repaid is significant, if our staff identifies or has the suspicion that there is a possibility of misconduct or fraud, or if you have not been a customer with us for long. We will not request documentation from you relevant to our assessment that is unduly onerous on you.

We seek to assess your eligibility for assistance under this policy in a fair and timely manner. Assessments regarding eligibility for assistance under this policy will be made within 5 business days after receipt of all information and supporting documentation we request from you. Where it is clear to us that you do not meet our eligibility criteria for financial hardship assistance, we will immediately notify you.

### Step 3: Financial Hardship Arrangements

If you meet our eligibility criteria for financial hardship arrangements, we will work with you to agree on a financial hardship arrangement that allows you to pay your bills for the telecommunications services in a way that you and we both consider to be suitable. Some of the options that we may consider implementing under an arrangement to keep you connected to our services include:

- spend controls, via any spend management tools that we make available to you. Our spend management tools can assist you in making timely actions to limit and/or manage your expenditure or usage allowance for the relevant services;
- restricting or temporarily suspending your services or limiting your usage of all or specific services;
- implementing hard caps or shaping (shaping means that we will deliberately control the maximum data transfer rate, if you exceed the specified data allowance);
- transferring you to a pre-paid service; and
- low cost interim options for a temporary period.

Some of the financial arrangements that we will consider implementing include:

- temporarily postponing or deferring payments (for a longer period than would typically be offered);
- agreeing on an alternative arrangement, plan, or contract, including moving to a pre-paid subscription;
- waiving late payment or interest fees;
- waiving cancellation fees;
- waiving disconnection, suspension and/or reconnection fees;
- flexible payment arrangements over a period of time;
- agreeing on an alternative arrangement, plan, or contract, including discussing pre-paid options;
- discounting or waiving debt;
- providing incentives for making payments.

We will ensure that any financial hardship arrangement agreed with you is sufficiently flexible to take into account your individual circumstances. If we agree on an arrangement that we will apply to your telecommunications services, we will confirm this in writing via letter or email to the email or postal address that you have provided to us. Arrangements will not commence unless you indicate your acceptance. We will notify you in writing within 5 business days of you and us coming to an agreement about an arrangement. The notification will set out the duration (or review date) of the arrangement, the amount and frequency of any payments and service restrictions, your rights and obligations (including your obligation to promptly notify us if your circumstances change during the term of the arrangement) and any credit management arrangements that will be implemented (if required) during the arrangement.

We may cancel an arrangement if you provide us with false or incomplete information or documentation in connection with any application for an arrangement under this policy. You and we must comply with any agreed arrangement and we will review any arrangement if you notify us that your circumstances have changed.

### **Credit Management Action**

We will suspend any credit management action while a financial hardship arrangement under this policy is being discussed or is in place unless you fail to meet your obligations under the arrangement. We will take reasonable steps to contact you before taking or restarting any credit management action or if we decide that it is reasonable to do so given the circumstances, to prevent a further increase in the debt owed or if you agree that the arrangement is unable to be completed. If we are unable to, using reasonable steps, make contact with you, we will commence any credit management action without notice if you do not meet your obligations under the arrangement. We may also terminate any arrangement or restart any credit management action if you notify us at any time that you may not be, or are not, able to fulfill your obligations under an arrangement.

### **Our commitment**

We will treat all applicants for financial hardship with respect. Our Financial Hardship Team for our telecommunications services, are required to:

- read this policy in full before commencing employment with us and to review this policy upon any updates being implemented and during any training sessions;
- read Chapter 7 of the Code in full before commencing employment with us and at least once per year; and
- participate in all further training about this policy that we direct.

## How to Review a Financial Hardship Assessment and How to Lodge a Complaint

If you wish to seek a review of the outcome of your financial hardship assessment or if you are not satisfied with how you have been treated throughout the financial hardship assessment process, you can lodge a complaint through the process set out in our Complaints Handling Policy located on our website. Our Complaints Handling Policy explains how to lodge a complaint, how we identify urgent and ordinary complaints, our response timeframes for the acknowledgement, assessment and proposed resolution of a complaint, and how complaints are assessed, resolved and closed.

### Further Help

If you are experiencing financial hardship, you may wish to receive assistance from a qualified financial counsellor. Financial counsellors are trained to provide remedial, preventative and advocacy services for people in financial distress (or who are concerned that they may be entering financial distress). The professional financial counselling services listed below are confidential, independent and provided free of charge. Financial counsellors can clarify and analyse your financial situation, help you understand your consumer rights, assist you in negotiating with your creditors, connect you with support services, provide temporary relief, explain financial and legal documents and processes and identify and discuss options for resolving financial problems.

You can talk to a financial counsellor from the National Debt Helpline from anywhere in Australia by ringing [1800 007 007](tel:1800007007) (between the hours of 9.30 am - 4.30 pm Mondays to Fridays). This number will automatically switch through to the service in the State or Territory closest to you. More information can be found by visiting <https://ndh.org.au/>. Alternatively, you can find the financial counselling service nearest to you by visiting <https://ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor/>.

Other organisations that may assist you, if you are experiencing financial hardship, include:

- [1800 Respect](tel:1800737732) (1800 737 732)
- [Lifeline](tel:131114) (13 11 14)
- [Beyond Blue](tel:1300224636) (1300 224 636)
- [Centrelink](https://www.centrelink.gov.au/)
- [Counselling Online](https://www.counsellingonline.org.au/)
- [Way Forward](tel:1300045502) (1300 045 502)
- [Wesley Mission Financial Counselling](tel:1300827638) (1300 827 638)
- [MoneySmart](https://www.moneysmart.gov.au/)
- [Gambler's Help](tel:1800858858) (1800 858 858)
- [Mensline](tel:1300789978) (1300 789 978)
- [Salvation Army](https://www.salvationarmy.org.au/)
- [Australian Competition and Consumer Commission](https://www.accc.gov.au/) (1300 302 502)