



FINANCIAL HARDSHIP POLICY

Statement of intention

This Policy has been created to assist customers who are unable to keep up-to-date with payments of innoTel's invoices for products and services provided to them, in circumstances where they believe they will be able to do so with altered payment arrangements. With approved supporting documentation provided to innoTel, a customer may request a payment arrangement to be entered into to come up-to-date with their account.

Financial Hardship defined

The Telecommunications Consumer Protections Code C628:2019 (TCP Code) 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.

This Financial Hardship Policy has been created in accordance with the Telecommunications Protection Code (TCP Code)

The aim of our Financial Hardship Policy

The aim of this policy is to assist customers at times when they face financial hardship. This policy has been created to

- (a) Reduce pressures in cases of financial hardship and enable our customers to pay their innoTel invoices;
- (b) To come to an arrangement that enables their innoTel invoices to be paid, and for our customers to get on top of outstanding bills;
- (c) To look at the customers circumstances and, if necessary, reduce services to reduce the cost to the customer. We may implement cost restrictions for the customer including restricting calls, suspending services for a period of time, adjusting service plans etc.

Options to keep a customer connected

It is our intention to keep our customers services connected where possible. The following options may be applicable to you in the event you seek Financial Hardship with the intention of keeping your services connected.

- ▶ Spend Controls,
- ▶ Restricting service usage/spend, and
- ▶ Reviewing a customer's account and suggesting more suitable plans & pricing.

Options for suitable financial arrangements:

If you apply for Financial Hardship, the following financial arrangements available to you may include, but are not limited to:

- ▶ Waving late payment fees,
- ▶ Payment plans, and
- ▶ Extension of payment terms.

The process

When assessing your eligibility for Financial Hardship, we may ask you to provide certain documents such as:

- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances,
- Evidence that you consulted a recognised financial counsellor,
- A statement of you or your business's financial position.

We may not be able to make an assessment of 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. Once we receive all required information, we will let you know within seven (7) working days whether you are eligible for assistance under our Financial Hardship Policy.

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 barring some service features, reducing services etc) 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.

Contact us

We encourage you to contact us if you experience any difficulties paying our services. Please contact us by calling 1300 736 048 and ask to speak to the Financial Hardship Officer if you would like to discuss any Financial Hardship matters with us.

You can do so between 9am and 5pm Monday to Friday (excluding Public Holidays). You may contact us by phone, however, we will require a completed Financial Hardship Application and any documents requested by us in support of your Application.

ADDITIONAL DOCUMENTS/INFORMATION

If you apply for Financial Hardship, we may ask you to provide further information and/or documentation to form part of your Application.

The Financial Hardship Officer will advise you of an email address to send your any additional information/documents too.

How we will assess your Financial Hardship Application

Once you have furnished us with the documents we require from you, we will be able to make an assessment of whether you are eligible for Financial Hardship.

We will check that the amount involved is not disputed, to ensure that it relates to Financial Hardship.

We will check that your Application meets the criteria under the definition of Financial Hardship.

We will make an assessment based on the information you provide to us and information which is available to us. If you do not provide the documentation requested, we will not be able to provide you with Financial Hardship assistance.

We will assess your Financial Hardship Application and supply you the outcome of your Financial Hardship Application within seven (7) working days. If we deem you eligible for Financial Hardship, you will be required to sign and agree to the terms and return it to us. If you do not return, then the agreement will be deemed not to have been reached between innoTel and you.

If your circumstances, change at any time, you must advise us as soon as is practicable.

Applying for Financial Hardship

To apply for Financial Hardship, you will be required to complete a [Financial Hardship Application Form](#). You can download using the link provided or call us to have a copy sent to you.

Finding a financial counsellor

You can talk to a phone financial counsellor 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 counselling service nearest to you by visiting:

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

Complaints Handling Process

Should you wish to have the outcome of your Financial Hardship Application reviewed, please follow our [Complaints Handling Process](#) to submit a request.