

Financial Hardship Policy

Financial Hardship

Financial Hardship is 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. Common contributing factors include:

- Loss of employment of you or a family member
- Family breakdown
- A death in the family
- Illness, including physical incapacity, hospitalisation or mental illness of you or a family member
- Being a victim of domestic or family violence
- Other factors resulting in an unforeseen change in your capacity to meet their payment obligations, whether through a reduction in income or through an increase in non-discretionary expenditure.

Contact us:

We encourage you to contact us if you experience any difficulties paying our services. Please contact us by calling 02 4861 8888 if you would like to discuss any Financial Hardship matters with us. You can do so from 09:00 – 17:00 Business Days.

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 your 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 received all required information, we will let you know within 7 working days whether you are eligible for assistance having assessed your situation.

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) 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.

Your options:

If you are experiencing Financial Hardship, there are a few options that may be available to you depending on your circumstances.

If you wish to stay connected with us, some options include:

- Spend controls;
- Restriction of service, in respect of overall or specific services; or

- Transferring you to a contract which includes Shaping.

Some other options for suitable financial arrangements include:

- Temporarily postponing or deferring payments;
- Agreeing on an alternative arrangement, plan, or contract;
- Waiving late payment fees;
- Waiving cancellation fees; or
- Incentives for making payments, for example payment plans.

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 09:30 – 16:30 Monday to Friday). This is a government-provided hotline that will automatically call 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>

Minimising your Debt

There are options available for minimising your debts and staying connected whilst managing your spending. Examples include:

- Call barring
- Reconnection of a service with restricted access
- Plan change

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 on these and other options available please see the [ACMA's Website](#)

Feedback and complaints

We are here to help! Please contact us if you wish to give feedback or make a complaint. A summary of our complaint handling process is available here: <https://acenet.com.au/support/>