

# § Financial Hardship Policy

At Ace Internet, we understand that life can be unpredictable. If you're struggling to pay your bill, we're here to help.

## What is Financial Hardship?

Financial hardship means you're currently unable to pay your bills, but you believe you'll be able to catch up over time if we adjust your payment plan.

This can happen due to:

- Job loss (yours or a family member's)
- Family separation or divorce
- Death in the family
- Illness or hospitalisation (including mental health challenges)
- Domestic or family violence
- Any unexpected change in your financial situation

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If you're finding it hard to pay, please talk to us as soon as possible.

Phone: 02 4861 8888

Visit us: Shop 4, Floria Apartments, 3 Victoria Street, Bowral

Hours: Monday to Friday, 9:00am – 5:00pm (excluding public holidays)

### How the Process Works

## 1. We'll assess your situation

- We may ask for documents (like a medical certificate or Centrelink notice) to help us understand your circumstances.
- We can't assess your request without the info we need.
- Once we have everything, we'll get back to you within 7 working days.

## 2. We'll work with you

If you're eligible for help, we'll set up a payment arrangement that suits your situation and avoids making things worse.

We might also help limit your future bills (for example, by turning off some features or services temporarily).

#### 3. We'll confirm it in writing

You'll receive a confirmation by letter or email. Please keep us updated if your circumstances change during the arrangement.

✓ There's no charge for this process.



## What Are My Options?

Depending on your situation, we may be able to offer:

- Spend limits or service restrictions
- A new plan with included data shaping
- Payment delays or deferrals
- Payment plans
- Waived late or cancellation fees
- Discounts or incentives for making payments

## □ Need Extra Help?

You can speak with a free financial counsellor by calling 1800 007 007 (Monday to Friday, 9:30am – 4:30pm). This is a government-supported service and will connect you to a counsellor in your state or territory.

You can also search online for local help:

Find a Financial Counsellor

## Reducing Your Debt

We can help you stay connected while keeping your costs down with options like:

- Call or service barring
- Restricted reconnections
- Plan changes

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There are many free support services across Australia. For more on what's available, visit the ACMA website.

## Feedback or Complaints?

We're here to listen.

If you want to give feedback or make a complaint, visit our Complaints Page.