

FINANCIAL HARDSHIP

At CipherTel Pty Ltd we understand that customers may face unexpected circumstances which can impact on their financial position.

The Telecommunications Consumer Protections Code (TCP) defines financial hardship as a situation where:

- a) A customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment or other reasonable cause; and
- b) The customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.

Situations where a customer is experiencing temporary payment difficulties may not necessarily make a customer eligible for assistance under Financial Hardship.

CipherTel provides an environment where customers can discuss any financial hardship they are experiencing to work towards a mutually acceptable payment arrangement.

Our customer Support Team, which can be contacted on 1300 309 500, will refer any customer experiencing financial hardship, or their authorised representative, to our Accounts/Financial Team for assistance.

Please be aware that we may require you to provide evidence of your situation and that the provision of false, incomplete or misleading information may result in us not being able to make an assessment. Any information provided to CipherTel will be kept in accordance with the National Privacy Principles.

The foundation of any financial arrangement is to ensure that repayments are sufficient to cover expected future use of the service as well as provide on-going reduction of debt at a reasonable level without causing further deterioration in the customer's financial position.

Arrangement options may include a repayment instalment plan, deferral or waiving of certain charges or reduction in plan option and monthly spend.

The terms of any Financial Hardship Arrangement entered into with the customer will be confirmed in writing and will commence upon formal acceptance.

If a Customer fails to adhere to the terms of an Arrangement it may be terminated early. Any early termination will be advised in writing and if no contact or alternative arrangement is entered into within 10 days the account will be transferred to collections.

Date: 31 March 2014. Financial Hardship V1.0