

FINANCIAL HARDSHIP

At CipherTel Pty Ltd we understand that customers may face unexpected circumstances that can affect 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.

Statement of Intention:

CipherTel is here to assist and we provide an environment where customers can discuss any financial hardship they are experiencing. We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

Contact Us

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.

The Process

When assessing your eligibility for Financial Hardship, we may request supporting documentation to conduct an assessment. However, we would not ordinarily require it unless:

- It appears that the financial arrangement will need to be long term;
- The Supplier considers the amount to be repaid large or significant;
- The Customer has not been the Supplier's Customer very long; or
- The Supplier reasonably believe there is a possibility of fraud.

If you satisfy one of the above criteria, 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; and
- 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 required information, or if it is false, incomplete or misleading information. We may use the information you provide, as well as other information available to us. Any information provided to CipherTel will be kept in accordance with the National Privacy Principles.

Once we received all required information, we will let you know within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

If you are eligible, will work with you to come to an arrangement. The foundation of any financial arrangement is to ensure that the repayment is sufficient to cover expected future use of the service as well as providing continued reduction of debt at a reasonable level without causing further deterioration in the customer's financial position.

Once we come to an agreement, we will put this in writing via letter or email to you. You have the right to request these details in writing. 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.

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 the account may be subject to debt collection if no contact or an alternative arrangement is entered into within 10 working days.

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:

- Request a payment extension.
- Request a change/downgrade to eligible plans.
- Request a suspension of your eligible services for up to 90 days with no plan fee

Some other options for suitable financial arrangements include:

- Flexible payment arrangements that allow you to pay in fixed instalments rather than in one go.
- Moving to a plan that may better suit your needs. Other plans may include reducing your speed or data allocation.
- Whether a pre-paid service might be a better option for you
- Discounting or waiving of certain debt;

The agreed financial solution must meet the following criteria:

- The repayment should be sufficient enough to cover expected future use of the service; and.
- The arrangement should provide a continued reduction of debt at a reasonable level.

Finding a Financial Counsellor:

If you do require professional financial help, there are several organisations that offer free of charge financial counselling advice. You can talk to a Financial Counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday 9.30am – 4.30pm). This number will connect you to the relevant support services in your State or Territory. Alternatively, you can find the financial counselling service nearest to you by visiting <http://www.financialcounselingaustralia.org.au/Corporate/Find-a-Counsellor>. You can also visit the National Debt Helpline www.ndh.org.au.

Information on the Complaints Handling Process:

You may wish to make a complaint and request a review if you are not satisfied with the outcome of your Financial Hardship application. Pursuant to the Australian Communications Media Authority ('ACMA') Complaints Standard, a complaint does not include an initial call to request information or support or to report a fault or service difficulty, unless you advise us that you want that call treated as a complaint and does not include an issue that is the subject of legal action. You can also make a complaint in writing by email or post.

We are required to acknowledge all complaints within two working days, use our best efforts to resolve the complaint on first contact and otherwise resolve the complaint within 15 working days. As an additional safeguard to ensure that your complaint is properly handled, any complaints data that we receive will be provided to the ACMA to allow it to monitor our complaints-handling process in line with the ACMA Record-keeping Rules.