

## **Financial hardship policy**

### **We are here to help**

We understand that there are times when you may have trouble paying your bills, for a variety of reasons. This may be short or long term.

We are committed to helping any customer facing financial hardship to retain their internet/phone access, and working with them to find a sustainable solution.

We provide **payment plans** or **other support**, depending on your circumstances.

### **How do I arrange a payment plan?**

You don't need to provide any proof of financial hardship to set up a payment plan.

You can easily arrange one:

- **By phone** with one of our friendly customer service team on 1300 958 339 (9am- 5pm AEST)

### **What other support does Acuity Communications offer?**

Depending on your circumstances, we may offer:

- other options to keep you connected, including spend controls, service restrictions and temporary plan downgrades (at no cost)
- other financial arrangements including temporarily postponing or deferring payments (outside of payment plans), agreeing on an alternative arrangement, plan or contract including discussing pre-paid services, and waiving of late fees

You can discuss these options with one of our Financial Hardship Officers by phone on 1300 958 339 (9am- 5pm AEST).

### **Am I eligible for other support?**

To assess if you are eligible for other support, we may ask you to supply information via post or email, such as:

- A statutory declaration or official written communication from a person or support group familiar with your circumstances
- Evidence that you have consulted with a recognised financial counsellor

- A statement of your financial position

We may not be able to assess your circumstances if you don't provide us with the requested information. However, we also understand that sometimes (for example, if you are experiencing domestic or family violence) you may not be able to provide documents.

### **How does the process work?**

Once any information has been received, we will assess your circumstances and advise you within 5 working days if we can help.

We consider any documents relating to income, statements from advisors and past payment history when we make an assessment.

If you are eligible, we will:

- work with you to find a sustainable arrangement, then
- confirm the arrangement via letter or email to you, then
- ask for your agreement

The arrangement will not start until you agree to it. You must inform us if your circumstances change during our arrangement.

We do not charge for assessments or administrative costs.

### **What happens if I don't agree with an assessment?**

If you wish to review the outcome of a financial hardship assessment, you can do so via our Complaints Handling Process. You can find more information on this process [here](#).

### **Finding a financial counsellor**

You can talk to a financial counsellor via 1800 007 007 (National Debt Helpline). This number will switch through to the service closest to you.

You can also find the financial counselling service nearest to you by visiting <http://www.ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor>.

### **More information**

For more information, please call our customer service team on 1300 958 339 (9am- 5pm AEST).