



Financial Hardship Policy

Updated: 31 January 2018

Pennytel reserves the right to change this Financial Hardship Policy at any time and notify you by posting an updated version of the Policy on our website. The amended Policy will apply between us whether or not we have given you specific notice of any change. We encourage you to review this Policy periodically because it may change from time to time.

1. What is financial hardship?

The *Telecommunications Consumer Protections Code C628:2015* defines Financial Hardship as 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.

The objective of our Financial Hardship Policy is to give you assistance and to change your payment and/or service arrangements so that your payment obligations to us can be met.

2. Get in touch

If you need to request a payment plan because you are suffering from Financial Hardship, we encourage you to contact us immediately.

Phone: 1300 232 888 (calls from your Pennytel mobile service are free to 1300 numbers)

Online: <http://penntel.com.au/contact>

Post: Att: Pennytel Accounts 4/580 George Street, Sydney NSW 2000

Your claim will be assessed and we will discuss your payment and service options with you and aim to reach a reasonable outcome. Possible solutions may be to apply credit limits, service restrictions or payment plans to assist you in meeting your financial obligations.

In addition to contacting us, we urge you to engage the assistance of a financial counsellor.

3. 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 the requested information.

QUESTIONS OR CONCERNS? 1300 232 888

We're here to help. Contact us online or by phone: Monday to Friday 8am – 12am and Saturday to Sunday 9am – 9pm (AEST/AEDT).

Once all the required information has been received, we will let you know within 7 working days whether you are eligible for assistance under our Financial Hardship Policy.

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 or our 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.

4. 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 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to 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>

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