



Financial Hardship Policy

Updated: 18 May 2022

Financial Hardship Policy

1. Purpose of this policy

Financial Hardship is where your ability to pay us for your services is affected by a situation such as illness, unemployment, being the victim of domestic or family violence or other reasonable cause, and you believe that you will be able to pay us. If relevant payment arrangements or other arrangements relating to the supply of your services are changed.

We are here to help. We will work with you to help you respond to financial hardship, 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.

2. Get in touch

If you are experiencing Financial Hardship and have difficulty paying your bill, we encourage you to contact us immediately.

Phone: 1300 232 888 (8am to 8pm weekdays, 9am to 7pm weekends AET)

Online: <https://pennytel.com.au/contact>

Email: Subject line 'Pennytel Accounts - Financial Hardship': accounts@pennytel.com.au

Post: Att: Pennytel Accounts PO Box 849, Narellan NSW 2567

3. Options for assistance

Listed below are some options available to us to assist you with your management of Financial Hardship as it relates to your use of telecommunications services. Which (if any) option/s we offer you will depend on the outcome of our assessment of your Financial Hardship and what is most appropriate in the circumstances.

Options to keep you connected include:

- (i) Spend controls;
- (ii) Restriction of service, in respect of overall or specific services;
- (iii) Low cost interim options until the Customer can continue with original payments.

Options for suitable financial arrangements include:

- (i) Temporarily postponing or deferring payments (for a longer period than would typically be offered to Customers requesting an extension outside of Financial Hardship arrangements);
- (ii) Discounting or waiving of debt;
- (iii) Waiving late payment fees; or
- (iv) Waiving cancellation fees.

4. Information

To enable us to assess your Financial Hardship under this policy, we may ask you to provide information such as:

- whether the financial hardship is temporary or long term
- Income details
- Details of the telecommunications services you need to continue
- Your most recent contact details

In some circumstances we may also ask for supporting documentation such as:

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

You may send us the information and documents by post or email to the addresses in this policy.

Our assessment of your circumstances may be based on the information you provide and also on other information available to us.

We may not be able to make an assessment of your circumstances if you do not provide the requested information.

We may cancel any financial hardship arrangements if we are provided with false or incomplete information.

5. The process

Once all the required information has been received, we will assess your application for Financial Hardship assistance by considering your individual circumstances. We let you know within 5 working days whether you are eligible for assistance under this policy.

If you are eligible, we will work with you to find a suitable financial arrangement to help keep you connected. You can ask us to give you the details of a proposed Financial Hardship arrangement to you in writing, and we will do that.

If you tell us you agree to the Financial Hardship arrangements, we will send you a letter or email within 5 working days, setting out details of the Financial Hardship arrangement, your rights and obligations and the duration or review date of the arrangement.

A Financial Hardship arrangement will not commence unless you tell us you have accepted it.

You must inform us if your circumstances change (for better or for worse) during our arrangement and in that case we will review the arrangements with you.

We will not charge you for assessing your Financial Hardship application or for administering an arrangement.

If you wish to seek a review of the outcome of your Financial Hardship application, please use

our complaints handling process at <https://pennytel.com.au/legal>

6. Finding a financial counsellor

In addition to contacting us, we urge you to engage the assistance of 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.ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor>