

## FINANCIAL HARDSHIP POLICY

Financial hardship is defined under the Telecommunications Consumer Code (TCP) to mean a situation where:

- 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
- 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.

Financial hardship is an inability to pay bills, rather than an unwillingness to do so. It may be for a limited time or long term and can arise from:

- loss of employment of the customer or a family member;
- family breakdown;
- illness, including physical incapacity, hospitalisation or mental illness of the customer or a family member;
- a death in the family; or
- other factors resulting in unforeseen changes to a customer's capacity to meet its payment obligations.

If you find that you are in a situation where you are not able to meet the financial obligations required by Australian Telecom, we ask that you contact us via one of the below methods to discuss your particular situation, therefore allowing us to work with you to find a solution that works for all parties involved.

Australian Telecom will actively discuss the proposed payment arrangement that our customer can afford to pay, an agreement will be made and regular payments must be met in accordance with this agreed payment plan. Should the customer not be able to make any payment as agreed with this payment plan, the customer must contact us immediately to discuss an alternate agreement.

As part of this payment arrangement, Australian Telecom may review your current usage, and may look to restrict some call types during this arrangement.

Contact Details:



Phone 1300 508 500



Or contact us via our website's [Contact Us](#) online form.

[www.austel.net/contact.php](http://www.austel.net/contact.php)

If you wish to seek advice, if necessary, from a financial counsellor about your financial circumstances, there are many options available to help you.

For a current list of community financial counselling services, please consult the Financial Counselling Australia website: [www.financialcounselingaustralia.org.au](http://www.financialcounselingaustralia.org.au)