

Financial Hardship Policy



What is Financial Hardship?

The Telecommunications Consumer Protections Code (TCP) defines financial hardship as:

A situation where a Customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the Supplier and the Customer reasonably expects to be able to discharge those obligations if payment and/or Service arrangements were changed. Financial hardship can be of limited or long term duration.

Identification of a Customer Experiencing Financial Hardship

Financial hardship is considered to be financial state that includes an inability to pay bills, but not an unwillingness to pay them. Financial hardship can arise from a variety of situations.

Hardship can result from a number of factors including:

- Loss of employment by the consumer or family member.
- Family breakdown.
- Illness including physical incapacity, hospitalization, or mental illness of the consumer or family member.
- A death in the family.
- Abuse of the service by customer (e.g. from use of 190X numbers, GPRS).
- Abuse of the service by a third party leaving the customer unable to pay the account.
- Natural Disaster.

Speaking to an IDNAM staff member about Financial Hardship

In times of genuine hardship, we believe that customers and/or their financial counsellor deserve easy access to empathetic and skilled staff. IDNAM will endeavor to provide this service by training all Credit staff to correctly identify customers who are dealing with financial hardship. We expect our Credit Team to act with compassion and sympathy, whilst still managing to meet business requirements. The Credit Team is also required to accept reasonable payment arrangements, taking into account each customer's individual circumstances.

If you are having trouble paying your bills and would like to speak to someone about your personal situation please call 1300 784 775 and ask for a specialized staff member to call you back. Please provide the receptionist with a preferred time for a call back. The initial call back from a Credit Department staff will discuss with you your situation, the cause of the current circumstances and the possible duration of financial difficulty.

Agreement of a Financial Arrangement

During discussions about an agreement to assist you in you in meeting your financial obligations it is expected that the agreed financial solution should meet the following criteria:

- a) The repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time).
- b) The arrangement should provide a continued reduction of debt at a reasonable level (i.e. the customer should not be going into future debt under the arrangement).

Upon request or suggestion, we may restrict your services. This includes, but not limited to,

- Restricting your telephone to local calls only.
- Removing access to apply for new products and services.
- Suspending use of some or all services.
- Transferring you to a lower speed or cost plan.
- Transfer you to a pre-paid plan instead of a postpaid plan.

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Agreement of Financial Arrangement, continued

We are required to accept reasonable payment arrangements, taking into account each customer's individual circumstances. Customers who have chosen to transfer all of their services to another provider but still have an outstanding balance with us are ineligible for participation in our Financial Hardship assistance.

To assist us in assessing your application for hardship assistance, we will need you to provide your account details and other personal information so that we can identify you as the account holder of the service.

When deciding if a customer is eligible for a financial hardship arrangement, IDNAM may seek evidentiary proof such as:

1. A statutory declaration or official written communication from a person familiar with the customers circumstances (family doctor, clergy, bank officer, etc);
2. Evidence of the customer having consulted with a recognized financial counsellor or a booking to see a financial counsellor; and/or
3. Statement of financial position.

If we will require such supporting information from you, we will advise you when we discuss your application with you.

Your Responsibilities

- You must make the agreed payments on the agreed dates and notify us if you are unable to keep your commitment.
- You must contact us if your circumstances change favorably or unfavorably during the term of the arrangement.
- You will act honestly at all times throughout the course of the arrangement.

Termination of the Arrangement

In the event the arrangement is not adhered to and the customer has not contacted us, we will take reasonable steps to contact the customer or their authorized representative before taking further action and terminating the arrangement. The parties can also terminate the arrangement by mutual agreement. Following termination, credit management action may be resumed.

How to find out more

By Phone/Fax:

Hardship Inquiries: 1300 784 775

Fax:

1300 883 745

Hours of Operation: Monday - Friday
9.00am - 5.00pm EST

By Email:

accounts@idnaust.com.au

By Mail:

Financial Hardship Case Manager
203-205 Blackburn Rd Mt Waverley, Vic 3149

For a current list of community financial counselling services consult the Financial Counselling Australia website: www.financialcounsellingaustralia.org.au or if you are experiencing financial difficulty you can also contact a free and independent financial counsellor on 1800 007 007.