

# *Financial Hardship Policy*

## *Definition of 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 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*

Aggregato Australia considers financial hardship a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so. Customer hardship can come about from a variety of situations and 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 service by a third party leaving the consumer unable to pay the account.
- Natural Disaster.

## *Reaching a Financial Arrangement*

The basic principle of any agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the consumer's financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. the consumer should not be going into further debt under the arrangement). To enable this to occur, there are options available to Aggregato Australia and our customers to manage the use of their services. For example, we may agree to restrict access to a service, or bar access to certain call types. 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 verify you as the account holder of the service. Depending of your circumstances of your application, we may also require documentation in support of the information you provide to us as part of your application, such as:

- A statutory declaration or official written communication from a person or support group familiar with your circumstances
- Evidence of you having consulted or being booked to consult with and/or being supported by a recognised financial counsellor
- A statement of your financial position

If we will require such supporting information from you, we may ask you to send it to us via post or email.

We will only seek relevant information from you and if you are unable to provide us with this information, an assessment may not be made. If you provide false or incomplete information, this may result to the termination of any arrangement we agree to.

## *How does the process work?*

Once information has been received, we will assess and evaluate your request for financial assistance against this Financial Hardship Policy and based on the information you will provide us within 5 working days.

If you are eligible, we will let you know via phone, or if requested by you, we will send the details of the Financial Hardship arrangement in writing via email. The arrangement will not commence until you agree to it.

If for any reason, your circumstances change during the period of the arrangement, you must inform us of such changes.

## *Options for Financial Hardship assistance*

When we review your request, we need also need to consider the available options for you in managing your financial hardship relating to the services we supply to you:

### *Options to help stay connected*

- Extending expiration of your phonecards for a maximum of 3 months
- Moving you to a lower cost phonecard plans in the interim
- Applying spend controls, such as removing you from any Automatic Top ups to stop any additional charges should your balance go below minimum.

### *Options for suitable financial arrangements*

- Refund the remaining balance on the phonecard via the credit card registered on our system or to your bank account.
- Agreeing to move your phonecard balance to any of our low cost plan phonecards
- Agreeing to remove your Auto Top Up registration

## *Financial Counsellors*

For a current list of community financial counselling services, please consult the Financial Counselling Australia on 1800 007 007 or <https://www.financialcounsellingaustralia.org.au/>

## *Complaints*

If you wish to make a complaint or don't agree with the outcome of the financial hardship assessment, you may review this via our Complaints Handling Process. You can find more information on this policy [HERE](#).

## *How to Find Out More*

### **By phone:**

Hardship Inquiries: 1300 667 017

Hours of Operation: Mon to Fri 10AM to 7PM

### **By post:**

Aggregato Australia Financial Hardship Team

PO Box 107

CHATSWOOD NSW 2057