

Financial Hardship Policy

This Financial Hardship Policy (Policy) applies to all users of the services supplied by any of our corporate group businesses, including Ethan Group Pty Ltd, Connect ANZ Pty Ltd and AAPT Business Connect, including but not limited to individual end users, company or corporate use, or guest use (**Users**).

We may modify this Policy at any time in our sole and absolute and any changes will be reflected on this page. Use of any of our services after the posting of any changes will be considered acceptance of those changes.

1. Introduction

Financial hardship can make it difficult for some of our customers to pay their bills.

Our Financial Hardship Policy (Policy) is designed to ensure that if you are experiencing genuine financial hardship and are covered by our Policy, we can work with you to provide a flexible financial hardship arrangement.

Eligible customers can receive assistance to enable them to pay their account over time while maintaining an agreed level of ongoing access to services where possible.

2. TCP Code

This Policy complies with the Telecommunications Consumer Protection Code C628:2012 (TCP Code).

3. What is Financial Hardship

Financial hardship means a situation where:

- you are unable to pay your bills due to illness, unemployment or other reasonable causes; and
- you believe that you may be able to pay your bills if the payment arrangement for the services are changed.

Financial hardship is an inability to pay bills, rather than an unwillingness to do so.

Our grounds for financial hardship are:

- illness, including physical incapacity, hospitalisation, or mental illness;
- natural disaster; or
- other factors resulting in unforeseen changes in a customer's capacity to meet its financial obligations.

4. Who can claim Financial Hardship?

A financial hardship arrangement under our Policy is available to those of our customers who may be experiencing difficulty making regular bill payments due to a genuine financial hardship.

This Policy does not apply to customers who may be experiencing temporary payment difficulties. Those customers should contact our Credit Team to discuss their position.

5. Application for Financial Hardship Arrangement

If you are experiencing a genuine financial hardship and have difficulty making regular bill payments, you can request, and if eligible, receive assistance under our Policy.

In order for us to assess your eligibility, you will need to complete an Application for Financial Hardship Arrangement Form. This form is available by request from our Credit Team.

Please note that you may be required to provide additional documents as evidence to support the information contained in your application.

Such information can include:

- 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; or
- a statement of your financial position.

We will tell you if we require supporting information from you. All information provided must be relevant and correct.

6. Assessment of applications

Once all necessary information is received, assessment of your eligibility will be completed within 7 working days.

If your application is approved, we will send you a letter together with a payment plan, developed based on the information provided by you.

The payment plan will allow you to pay your outstanding charges in a way that does not worsen your financial position. Where appropriate, we may also discuss means with you on how to limit your spend during the time of our arrangement and thereafter.

The payment plan will only come into effect after you return a signed copy of the letter to reflect your acceptance and commitment to make scheduled regular payments in accordance with the payment plan. We will not charge you for implementing and administering a payment plan.

You must inform us immediately if your circumstances change for the better or worse during our arrangement.

We will notify you immediately if your application does not meet our criteria for a flexible financial arrangement under our Policy.

7. Contact us

We encourage you to contact us if you have any difficulty with paying our bills on time. Please contact us by calling 1300 227 822 if you like to discuss any financial hardship matters with us. You can do so from 9am to 6pm, Monday to Friday.

8. Other options

You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (opening hours are 9.30am – 4.30pm, 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.financialcounselingaustralia.org.au/Corporate/Find-a-Counsellor>.