



EFFECTIVE AUGUST 2019

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## 1. Introduction

The Telecommunications Consumer Protections Code C629:2019 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services but where the customer expects to be able to do so over time if payment arrangements are changed.

Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term. To illustrate, several of the common causes are listed below.

Hardship can result from several 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.
- Heavy use of the service by customer (e.g. from use of 190X numbers, internet data, data roaming etc).
- Use of the service by a third party leaving the customer unable to pay for the account.

## 2. Definition of Financial Hardship

Financial hardship refers to a situation where a customer is unable to discharge their financial obligations owed under their consumer contract due to circumstances such as:

- a) Personal or household illness
- b) Unemployment
- c) Low or insufficient income
- d) Being a victim survivor of domestic or family violence
- e) A death in the family
- f) A change in personal or family circumstances
- g) Natural disasters
- h) Unexpected events impacting income or expenditure
- i) Other reasonable causes

The customer should consider that they will be able to discharge those obligations if an agreed arrangement for financial hardship assistance is implemented

## 3. Accessibility and Application Process

- a) This policy is available on our website and upon request in accessible formats such as large print,

braille, and translated versions for non-English speaking customers.

- b) Customers can apply for financial hardship assistance by calling 1300 383 588 or emailing [support@etel.com.au](mailto:support@etel.com.au)
- c) We may request supporting documentation to assess applications, including details of the financial hardship situation and relevant evidence such as medical certificates or termination notices. Financial Hardship Policy
- d) Evidence is usually not required for short-

## 4. Assessment and Options for Assistance

Applications will be assessed within 5 business days for short-term assistance and 10 business days for long-term assistance. Customers will be notified of the outcome in writing.

Depending on individual circumstances, assistance may include:

- Payment plans tailored to the customer's ability to pay
- Temporarily postponing or deferring payments
- Waiving certain fees or charges
- Restricting services to help manage future costs

## 5. Communication and Review of Arrangements

- a) Once an arrangement is agreed upon, we will provide a written notice detailing the arrangement within 2 business days.
- b) Arrangements will be reviewed if a customer's financial situation changes, and customers can request a review at any time.

## 6. Consumer Rights and Obligations

- a) Customers might provide accurate information to assist in the assessment and adhere to the agreed arrangement.
- b) They should inform us of any changes in their circumstances that may affect the arrangement.

## 7. Training, Monitoring and Privacy

- a) Our personnel receive regular training to handle financial hardship matters empathetically and effectively.
- b) Compliance with this policy is monitored, and it is reviewed annually to ensure effectiveness
- c) Personal information collected will be used solely for assessing financial hardship applications and will be managed in accordance with our Privacy Policy.

## 8. Complaints and Disputes

- a) Customers can lodge complaints through our standard complaints process

- b) If unresolved, customers can contact the Telecommunications Industry Ombudsman (TIO) for further assistance.

## 9. Contact Information

For financial hardship inquiries or assistance:

Phone: 1300 383 588

Email: [support@etel.com.au](mailto:support@etel.com.au)

Website: [www.etel.com.au](http://www.etel.com.au)