



Financial Hardship Policy

OneQode Pty Ltd

Financial Hardship Policy

1. Collective Customer Contract

1.1 Subordinate Policy

- (a) This Billing Policy forms part of our broader Collective Customer Contract (CCC). The terms of the broader CCC shall apply to this policy.
- (b) This policy shall inherit the provisions of, and be considered as supplemental to, the Master Terms. This includes (but is not limited to) terms which relate to warranties, limitations of liability, indemnities, termination, suspension, assignment and various general terms.
- (c) This policy shall be considered as an extension of the Master Terms.

2. What is Financial Hardship?

Financial Hardship occurs when you are experiencing a difficulty discharging your financial obligations under your contract with us.

If you are experiencing Financial Hardship, we're here to help. We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

3. Grounds For Financial Hardship

If you're experiencing Financial Hardship, we encourage you to let us know. We can discuss your individual situation and investigate whether there's a way we can keep you connected. That being said, you must be experiencing genuine Financial Hardship for us to investigate whether we can help. Examples of Financial Hardship include (but aren't limited to):

- 3.1 death of an income earner in the household;
- 3.2 loss of employment;
- 3.3 serious injury or illness;
- 3.4 being a victim of domestic abuse or violence;
- 3.5 loss of home or transportation; or
- 3.6 natural disasters like bushfires, cyclones or floods.

4. Investigation

- 4.1 In assessing your eligibility for assistance, we may request certain types of information and documentation, including (but not limited to) the following:

- (a) a statement containing information about your employment, income, welfare, finances or any other matters which we request;
 - (b) bank statements;
 - (c) bills and information about other debts;
 - (d) a valid statutory declaration from an individual, employer or support group who can provide insight into your situation; and
 - (e) evidence that you have consulted a financial professional, accountant or counsellor and are actively taking steps to improve your financial situation.
- 4.2** Any information you provide will be considered Confidential Information for the purposes of the CCC and handled in line with our Privacy Policy.
- 4.3** If you choose not to provide us with all information which we request, we may be unable to consider you for Financial Hardship assistance.
- 4.4** We'll use both the information you provide us and any other information we have access to for the purposes of performing an assessment of your suitability for assistance. We'll advise you in due course afterwards as to whether you're eligible for assistance.
- 4.5** We will not charge you for any investigation into your Financial Hardship.

5. Assistance

- 5.1** After we've investigated your case, we may offer you assistance for Financial Hardship (**Assistance**). We'll work with you to come to a suitable arrangement which allows you to pay your outstanding invoices in a way that doesn't negatively impact your financial position. Options for this may include (but not be limited to):
- (a) downgrading your current plan to a plan with a lower overall cost;
 - (b) suspending or restricting your Services until a certain payment threshold is met (or your Financial Hardship concludes);
 - (c) transferring to a plan without an excess data fee (if applicable); or
 - (d) changing the frequency or timelines for payment.
- 5.2** We will suspend any Credit Management action currently on foot whilst Assistance is underway, unless:
- (a) you don't not meet your obligations under the Financial Hardship arrangement. In that event, if you don't contact us to discuss a new arrangement, you must take reasonable steps to contact us before taking Credit Management action;
 - (b) we decide it is reasonable to do so given the circumstances, e.g. to prevent a further increase in the debt owed; or
 - (c) you agree that the Financial Hardship arrangement is unable to be completed.

6. Payment Arrangements

As part of our Assistance, we will inform you of our terms for a payment plan (**Payment Plan**). Your written agreement to the Payment Plan is a requirement for our provision of Assistance. A Payment Plan will be:

- 6.1 sufficient to pay for your future use of the Service (including under your Assistance plan); and
- 6.2 designed to gradually reduce your outstanding payment obligations to us.

7. Getting Help

While we may provide you with Assistance and a Payment Plan, we always strongly recommend you seek professional help if you are experiencing Financial Hardship. There are a number of organisations which can help you get back on track, including (but not limited to):

- 7.1 ASIC Financial Help Directory (<https://www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling>);
- 7.2 Salvation Army (<https://www.salvationarmy.org.au/need-help/financial-assistance/>);
- 7.3 Lifeline (<https://www.lifeline.org.au/get-help/topics/financial-problems>);
- 7.4 National Debt Helpline (<http://ndh.org.au>).

8. Contact Us

- 8.1 If you have any enquiries about matters covered by this Financial Hardship Policy, please contact our Accounts Team. You may contact the Accounts Team in the manners listed on the Website at <https://oneqode.com.au>.
- 8.2 If you need to send us information for us to assess your Financial Hardship under this policy, you must send it via email to accounts@oneqode.com.au.