

TelcoTalk, ABN: 47 073 238 178.

Financial hardship is defined and understood by us as being a situation where a Customer, either previous or current, is unable to discharge their financial obligations in relation to their TelcoTalk services but where the Customer reasonably expects to be able to discharge their obligations if payment and/or service arrangements are changed. Financial Hardship can be of either a limited or lengthy duration.

In times of genuine financial hardship, TelcoTalk understands that the Customer and/or their authorized representative/s deserve easy access to understanding and appropriately trained staff who can assist them in meeting their obligations in a timely and agreed manner. TelcoTalk provides this service by training their staff appropriately.

TelcoTalk considers financial hardship as a position that involves the inability of the Customer to pay their account, rather than an unwillingness to do so. For this reason, TelcoTalk staff has been fully trained across their entire Customer Care team to identify a genuine intent to pay where good indicators include but are not limited to an established payment history with TelcoTalk.

Common grounds for financial hardship have been identified by TelcoTalk as:

- Loss of the Customers employment or a family member;
- Family breakdown;
- Illness, injury, including physical incapacity, hospitalization or mental illness of the Customer or family member;
- A death in the family;
- Other factors resulting in the unforeseen change in the Customers capacity and reasonable ability to meet their account payment obligations.

How TelcoTalk manages your claim

Eligible Customers include residential and small to medium business customers which are governed by the Telecommunications Consumer Protection Code.

When assessing and deciding if a Customer is eligible for a financial hardship arrangement, TelcoTalk may seek proof or evidence such as:

- A statutory declaration or official written communication from a person or support service/institution who or which is familiar with the Customer's circumstances (family doctor, clergy, bank officer, etc...)
- Evidence of the Customer having consulted a recognized financial counsellor or a booking to see a financial counsellor and/or;
- A statement of the financial position of the Customer.

TelcoTalk may use the above information to make an assessment as well as further information which is available to us. If we do not receive the requested information an assessment may not be able to be made and in this case assistance would not be provided.

An agreed financial hardship arrangement should be sufficient to cover all expected future use of the TelcoTalk services and is adjusted appropriately and responsibly to ensure that the financial position of the Customer does not worsen or a reasonable period of time. The financial hardship arrangement should and may also provide a continued reduction of the debt at a reasonable and managed level. TelcoTalk staff will retain the utmost discretion to determine which level of services this includes, but the Customer will always maintain access to receive incoming calls with the ability to dial emergency services.

Once the Customers eligibility for financial hardship assistance is agreed upon and approved, TelcoTalk will work with the Customer to develop an arrangement that will help them through the period of financial hardship by formulating a payment arrangement. TelcoTalk will discuss all spend control options with the Customer including but not limited to barring of a portion of current services. If a financial hardship claim is not approved, the Customer has the right to ask for a review of the decision which may be overturned.

Customer obligations in maintaining a financial hardship arrangement

- The Customer must make the agreed payments on the agreed dates and notify TelcoTalk if they are unable to keep their commitment;
- The Customer must contact TelcoTalk if their circumstances change favourably or unfavourably during the term of the payment plan arrangement;
- The Customer must act honestly at all times throughout the course of the arrangement.

Termination of the arrangement

In the event that the arrangement is not adhered to and the Customer has not contacted TelcoTalk, we will take all 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 where following termination, credit management action may be resumed.

The Customer should also contact a Financial Counsellor. Customers are able to phone a financial counsellor from anywhere in Australia by ringing 1800 306 938 (minimum opening hours are: Monday to Friday: 8am to 7pm (AEST) | Saturday: 9am to 6pm (AEST) | Sunday: Closed

Public Holidays: 9am to 6pm (AEST)

). This number automatically switches through to the service in the state or territory closest to you.

Contacting TelcoTalk for financial hardship enquiries:

Phone: 1300 835 268

Fax: 03 9012 7952

Email: care@email.telcotalk.com.au

Mail: Financial Hardship Case Manager, Locked Bag 3, South Melbourne VIC 3205

Hours of Operation: The Financial Hardship Team is ready to assist with all enquires:

Monday to Friday: 8am to 7pm (AEST) | Saturday: 9am to 6pm (AEST) | Sunday: Closed

Public Holidays: 9am to 6pm (AEST)

Please note that paging is available out of hours or with a 24 hour turnaround for a response.