

Financial Hardship Policy

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1. Introduction

- 1.1 We understand that our customers may sometimes experience situations which mean they have difficulty paying their bills on time. We are committed to ensuring that customers who face financial difficulties are still able to maintain their internet connection; disconnection will be used as a measure of last resort.
- 1.2 This policy describes:
 - (a) What you can do if you find you are in circumstances or dealing with matters that have a negative impact on your ability to meet your financial obligations to us;
 - (b) How you can seek assistance from us if you believe you are affected by financial hardship;
 - (c) How we will conduct an assessment of your circumstances;
 - (d) What criteria we will use to determine your eligibility for assistance; and
 - (e) If we make a determination that you are suffering from financial hardship, what we can do to assist you.

2. Financial Hardship

Definition of Financial Hardship

- 2.1 Financial Hardship may be caused by a variety of circumstances which may have a long or short-term impact on you being unable to meet your financial obligations. These may include:
 - (a) loss of employment or extended interruption of your, or another member of your family's, employment;
 - (b) illness, injury, hospitalisation or physical incapacitation, or mental illness, which is debilitating and extended, of yourself or a member of your close family, or a death in your close family;
 - (c) external events including natural disasters, fire, flood, storm;
 - (d) you or someone for whom you are responsible is a victim of domestic or family violence;
 - (e) family breakdown; or
 - (f) abuse of the service by a third party.

3. Financial Hardship Assistance

Seeking Assistance

- 3.1 If you believe you are affected by genuine Financial Hardship, you can contact our Customer Service team by phone or email via the details below

Email	financialhardship@prospecta-utilities.net	
Online	https://www.prospectautilities.com/prospectaconnect	
Phone	1800 943 052	

- 3.2 The Telecommunications Industry Ombudsman (TIO) can assist you with billing complaints on:

Phone	1800 062 058	8am-9pm Mon to Fri AEST
Email	tio@tio.com.au	

- 3.3 You can also seek assistance from the following helplines which offer financial counselling:

Phone	1800 007 007	National Debt Helpline
Website	www.ndh.org.au	Mon to Fri AEST 9.30am – 4.30 pm

Phone	1800 413 828	Small Business Debt Helpline
Website	www.sbdh.org.au	Mon to Fri AEST 9am – 5.30 pm

The [Australian Communication Media Authority \(ACMA\)](#) also provides guidance about options available for people experiencing financial hardship to stay connected and manage their spending on telecommunications services.

Accessibility

- 3.4 If you require translation or interpreting support, you can call the Translating and Interpreter Service on 131 450.
- 3.5 If you are d/Deaf or find it hard to hear or speak to hearing people on the phone, the National Relay Service (TTY) can assist on 1800 555 677. The National Relay Service is available 24/7 except for video relay calls.

4. Assessing a request for assistance

- 4.1 After you have lodged a request for assistance, we will conduct an assessment of your circumstances and assess your eligibility for assistance.
- 4.2 We will only request information from you if it is strictly necessary for us to conduct our assessment of your eligibility for payment assistance. Customers seeking short-term assistance or who are a victim survivor of domestic or family violence are not required to provide evidence to support their application for financial assistance.
- 4.3 When assessing your eligibility for Financial Hardship, if:
 - (a) The amount in arrears is more than \$1000;
 - (b) you have been a customer for less than 2 months; or
 - (c) we reasonably believe there is a possibility of fraud:

We may ask you to provide:

- (d) details of your income;
 - (e) details of your service;
 - (f) your contact details or other forms of identification;
 - (g) details of your financial obligations;
 - (h) a statutory declaration or formal or official written communication from a person or support group that is familiar with your circumstances;
 - (i) evidence that you consulted a recognised financial counsellor; and/or
 - (j) evidence to confirm any statement made about your financial position.
- 4.4 We may use the information you provide as well as other information available to us. We may not be able to make an assessment of your circumstances if you do not provide us with information that we consider necessary and that we have requested.
 - 4.5 Once you have provided to us all of the information we require, within 7 days, we will conduct the assessment and let you know of the outcome of the assessment.
 - 4.6 If we determine that you are eligible for assistance, we will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position.

Privacy

- 4.7 You may be required to provide some sensitive or personal information, which may include:
 - (a) employment information;
 - (b) income details (including any government assistance); and/or

- (c) debt statements (bills).
- 4.8 We will always protect your privacy. Our staff are trained and experienced in dealing with matters of financial hardship with understanding, sensitivity, and confidentiality. They will protect your privacy in accordance with the Privacy Act 1988 (Cth).
- 4.9 All information that you provide to us will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988 (Cth).

5. Types of Assistance

- 5.1 Assistance may include any of the following:
 - (a) Temporarily postponing or deferring payments
 - (b) Payment plan
 - (c) Reduce the amount you use and spend – restricting some features of your plan and/or putting spend controls in place.
 - (d) Low-cost interim solutions – This may involve transferring you to a plan which has reduced features and reduced monthly charges associated with it.
 - (e) Discount, credit or waiver - Discounting an invoice, applying a credit to your account
 - (f) and/or waiving certain fees.

Arrangements

- 5.2 If we determine that you are eligible for assistance under this Policy, then we may make an arrangement with you to confirm the details about how we will go about providing that assistance.
- 5.3 You will be asked to agree to this arrangement. If you agree, then the arrangement will proceed, and you will be bound to comply with the terms of the arrangement.
- 5.4 If the arrangement includes either a reduction or stopping the amount you use and spend, then we will lock this in, so that no further charges can be made to increase the rates or fees for your Service above that agreed reduced service and/or fee. Before any such arrangement is unlocked, we will ask you to confirm that the situation of Financial Hardship is resolved and that you can once again meet your financial obligations under the Customer Service Agreement (CSA).
- 5.5 Please tell us if your circumstances change (for better or for worse) during our arrangement. We may propose adjustments as necessary, and if you agree, those adjustments will form part of the arrangement.
- 5.6 Once we come to an agreement, we will put this in writing via letter or email to you.

6. Further Review

- 6.1 If you wish for further review of our proposed Financial Hardship offer, you may contact our Complaints team and request that a further review take place.
- 6.2 You can contact our Complaints team by the following means:

Email	complaints@prospecta-utilities.net
Online	https://www.prospectautilities.com/prospectaconnect
Phone	1800 943 052
Mail	Prospecta Connect Complaints Level 2, M1 Connect 120 Siganto Drive Helensvale QLD 412 Australia

- 6.3 Further information regarding our Complaint Handling Process can be found at:
<https://www.prospectautilities.com/policies/>

No fee

- 6.4 We will not charge you for assessing your Financial Hardship circumstances or for administering any arrangement.

Complaint

If you are unhappy with how we've handled your complaint, you can contact the TIO [here](#) for external dispute resolution. Making a complaint to our Customer Service Complaints Officer or to the TIO does not prevent you from agreeing to an arrangement for financial hardship assistance.