

Financial Hardship Policy - Summary

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1. Keeping you connected

- 1.1 We are committed to ensuring that our customers, who may face financial difficulties, are still able to maintain their internet connection; disconnection will be used as a measure of last resort.
- 1.2 You may be unable to pay your bills because of matters including, but not limited to:
- (a) unemployment;
 - (b) illness or death;
 - (c) natural disasters;
 - (d) being a victim of domestic or family violence;
 - (e) family breakdown; or
 - (f) abuse of the service by a third party.

2. Seeking Assistance

- 2.1 Contact our **Customer Service Team**

Phone	1800 943 052	Mon-Fri AEST 9:00am – 5:00pm
Email	financialhardship@prospecta-utilities.net	Sat, Sun, Holidays - Closed

- 2.2 The **National Debt Helpline** can help you find a financial counsellor and/or discuss your options

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

- 2.3 The **Small Business Debt Helpline** has financial counsellors that offer free, independent and confidential advice

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

- 2.4 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.

- 2.5 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.

3. Types of Assistance

- 3.1 Assistance may include any of the following:
- (a) **Temporarily postponing or deferring payments** – which may require a payment plan being implemented and adhered to.
 - (b) **Payment plan** – to provide a continued reduction of debt at a reasonable level and to ensure you do not go into future debt.
 - (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 solution** – transferring you to a contract which has reduced features.
 - (e) **Discount, credit or waiver** – discounting an invoice and/or applying credit to your account or waving certain fees.
- 3.2 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.

4. Further Review

- 4.1 If you are unhappy with the review, you can contact our Complaints team

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

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