



Financial Hardship Policy

1. Introduction

We are 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.

We use a recognized definition of financial hardship. The ACIF Credit Management Code defines financial hardship as:

“A situation where a Customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the Supplier and the Customer reasonably expects to be able to discharge those obligations if payment and/or Service arrangements were changed. Financial hardship can be of limited or long-term duration.”

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 a number of 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 the customer (eg. from use of 190X numbers, GPRS or data roaming).**
- **Use of the service by a third party leaving the customer unable to pay the account.**

2. Identifying a Customer experiencing Financial Hardship

We consider financial hardship a state that involves an ongoing real inability of the customer to pay bills, rather than an unwillingness to do so.

In order for us to apply this policy you must satisfy us that you are experiencing financial hardship in the meaning of the above definition. The decision of whether you are experiencing financial hardship for the purpose of this policy will be made by us.

We encourage you to provide us with third party evidence, such as a report from a financial counsellor, or a bank, or Centrelink, to confirm the details of your financial hardship.

You may ask us to deal with a Financial Counsellor on your behalf. In order for us to speak to a Financial Counsellor, you must be present, or we must have received prior authority from you to speak with the Counsellor on your behalf. Please contact us for further information.

Customers who have chosen to transfer all of their services to another provider but still have an outstanding balance with us are ineligible for consideration under Our Financial Hardship Policy.

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3. Possible options

Depending on your circumstances, there are a range of options available to keep you connected:

- (i) Spend controls;
- (ii) Restriction of service, in respect of overall or specific services;
- (iii) Transferring the Customer to a Pre-Paid Service;
- (iv) Transferring the Customer to a contract which includes hard caps or Shaping; or
- (v) Low cost interim options until the Customer can continue with original payments.
Also, depending on your circumstances, there are a range of suitable financial options we can consider:
 - (i) Temporarily postponing or deferring payments (for a longer period than would typically be offered to Customers requesting an extension outside of Financial Hardship arrangements);
 - (ii) Agreeing on an alternative arrangement, plan, or contract, including discussing Pre-Paid Services;
 - (iii) Discounting or waiving of debt;
 - (iv) Waiving late payment fees;
 - (v) Waiving cancellation fees; or
 - (vi) Incentives for making payments, for example payment matching.

4. Reaching a Financial agreement

Once we agree you are experiencing Financial Hardship, we may agree to a temporary financial arrangement which is different to the terms which ordinarily apply to you.

The basic principle of any agreed financial arrangement for Financial Hardship is that the repayment made by you should be sufficient to cover expected future use of the service (as adjusted to ensure your financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. you should not be going into further debt under the arrangement).

5. Referral

If you are having difficulty paying your bill and experiencing financial hardship we recommend you contact the National Debt Helpline on 1800 007 007 (Monday to Friday: 9:30am - 4:30pm) or visit <https://ndh.org.au/> for advice and assistance.

6. Complaints

If you have any complaints about the way in which we administer our Financial Hardship Policy, you can lodge a complaint under our Complaints Handling Policy available at www.aquamobile.net.au

7. Contact Details

If you have any questions about, or wish to access, our Financial Hardship Policy please contact Paul Robertson, our Compliance Officer by email at paul@aquamobile.net.au at any time, 24 hours a day, 7 days a week.