

## FINANCIAL HARDSHIP POLICY

Telecom Connect will provide help to all customers during financial difficulties. We understand that unforeseen circumstances can lead to our customers not being able to pay the phone bill on time. We are here to support you and work with you to provide the most suitable outcome.

The following circumstances are considered as financial hardship:

- Injury or Illness
- Unemployment or Business downsize
- Divorce, Domestic Violence or Death in the family
- Natural disaster, Pandemics, Government lockdowns
- Incarceration or other legal issues
- Temporary shutdown of business as a result of circumstances not within your control
- Other reasons that are not mentioned above will be considered

### Some of the ways that we can help

If you are experiencing Financial Hardship, we have variety of options to help. Any help that we provide you is dependent on your individual circumstances and will be dealt on a case by case basis. Some of these options include, but are not limited to:

- Payment plans – short term and long term
- Reviewing your contracted rate plans and adjusting to a suitable rate plan
- Spend control or restrictions on services to avoid financial over commitment
- Waiver of late fees and interest
- You can login and take control of your phone bills online using our portal at <https://www.telecomconnect.com.au> and click Account Login

### How to contact us?

We suggest that you contact us as soon as you realise that you are facing financial difficulties. We can be contacted via email: [financialhardship@telecomconnect.com.au](mailto:financialhardship@telecomconnect.com.au) or by phone call on 0288828200, Monday to Friday between 8.30 to 5pm AEST. You can send us correspondence to Financial Hardship, P O Box 7866, Baulkham Hills, NSW 2153.

We will work with you and find the most suitable solution to suit your needs. We will verify you as the account holder and ask questions about your circumstances, request supporting documents, details of income and other information to assist us in helping your situation. All information provided by you is kept strictly confidential and in accordance with our privacy policy. You can find our privacy policy on <https://www.telecomconnect.com.au>.

### Outcome

We will make an assessment under our financial hardship policy once all relevant information has been received by us and provide you the outcome within 5 business working days. We will not be able to make a decision if you don't provide us with the requested information.

The financial hardship assessment will be subject to a review every 3 months, to ensure that this arrangement is still suitable to your financial position. If your financial situation changes for better or worse, please contact us immediately on 0288828200 or email:

[financialhardship@telecomconnect.com.au](mailto:financialhardship@telecomconnect.com.au).

### Unhappy with the outcome

If you are unhappy with the assessment of your financial hardship application or wish to seek review, please contact us and advise the team of your concerns. We will endeavour to resolve any issues or concerns you have in accordance with our complaints policy that can be found on our website,

<https://www.telecomconnect.com.au>.

You can contact the Telecommunication Industry Ombudsman (TIO) if you are not satisfied with our assessment of your financial hardship. The following link explains when to lodge a complaint:

<https://www.tio.com.au/making-a-complaint>. Call by phone on [1800 062 058](tel:1800062058) or submit an online complaint <https://www.tioonline.com.au/consumers/new/>.

### Registered Financial Counsellors

You may want to contact Community Financial Counsellor for advice on 1800 007 007 Monday to Friday from 9.30am to 4.30pm from anywhere within Australia. This number will automatically switch through to the service in the state or territory closest to you or you can visit the National Debt Helpline, [ndh.org.au](http://ndh.org.au) at <https://www.ndh.org.au>.

If you would like a Financial Counsellor to work with us on your behalf, you will need to contact us to provide authority for this.

### Need more help?

We understand that financial difficulties can have an adverse effect the people and their business. There are many helpful organisations offering support and resources for people experiencing Financial Hardship and the effect this can have on their lives.

Organisation	Description
National Debt Helpline	Get Free and independent assistance by speaking to one of the National Debt Helplines financial Counsellors. Call: 1800007007 Monday to Friday between 9.30am – 4.30pm Visit: <a href="https://www.ndh.org.au">https://www.ndh.org.au</a>
Department of Human Services	Information about contacting Centrelink, Medicare, Child Support and the Department of Human Services. Visit: <a href="https://www.humanservices.gov.au">https://www.humanservices.gov.au</a>
MoneySmart	Money Smart Offers free, independent guidance so you can make the most of your money. Visit: <a href="https://www.moneysmart.gov.au">https://www.moneysmart.gov.au</a>