

Financial Hardship Policy

We recognise that sometimes situations may arise in your life that may affect your ability to pay us for services and EHW Technology Pty Ltd (“EHW”) is committed to helping customers facing financial hardship to maintain internet and telecommunications access.

Definition of Financial Hardship

The Telecommunications Consumer Protections Code C628:2015 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services, but where the customer expects to be able to do so over time if payment arrangements are changed.

Statement of Intention

EHW has processes in place to ensure that customers experiencing financial hardship are treated fairly. We believe that financial hardship should not exclude a customer from continuing to receive a service if they are willing to pay their bills but require some payment flexibility in a particular circumstances or period. We will work with you to find a suitable solution with regard to your individual circumstances on a case-by-case-basis.

Identification of a Customer Experiencing Financial Hardship

In accordance with the TCP Code, EHW defines ‘financial hardship’ to be a situation where a customer:

- ❖ is unable to satisfy the financial obligations they owe EHW on account of some other reasonable cause or unforeseen event; and
- ❖ believes they would otherwise be able to satisfy their financial obligations to EHW, if the relevant payment arrangements for those services were changed.

Common causes of financial hardship include, but are not limited to:

- ❖ Loss of employment
- ❖ Domestic and family violence
- ❖ Illness and/or death (including physical incapacity, hospitalisation, or mental illness)
- ❖ Abuse of the service by a third party leaving the customer unable to pay the account; and
- ❖ Natural Disasters

In relation to short term financial hardship, customers may only require only a temporary adjustment to their arrangements with EHW, such as an extension of time to pay a monthly account fee. Long-term financial hardship may require a more formalised case management approach over a longer period. This Financial Hardship Policy is in place to cover these situations.

The Process

To assess your application for Financial Hardship assistance and identify a suitable solution for you we may need to ask you some questions about your situation, your financial circumstances, and the telecommunications services you need. We may need to request some information from you to assess your eligibility but will treat your request confidentially and fairly and ensure that the right arrangement is agreed to if appropriate.

This may include;

- ❖ A statutory declaration regarding your circumstances.
- ❖ Evidence that you consulted a recognised financial counsellor
- ❖ A statement of your financial position.

Once all required information has been received, we will advise you of the outcome within 5 working days and once we come to an agreement, we will issue a Payment Plan via email or letter to you. You are obliged to advise us if your circumstances change (for better or worse) during our arrangement. Please note that we do not charge for the administration of this Financial Hardship Agreement.

Your Options

Options for keeping you connected include;

- ❖ Spend controls
- ❖ Restriction of service, in respect of overall or specific services
- ❖ Transferring to a lower priced contract

Options for suitable financial arrangements:

- ❖ Temporarily postponing or deferring payments (for a longer period than would typically be offered to Customers requesting an extension outside of Financial Hardship arrangements);
- ❖ Agreeing on an alternative arrangement, plan, or contract
- ❖ Discounting of debt
- ❖ Waiving late payment or cancellation fees

If you are struggling financially, or experiencing some form of hardship or unforeseen circumstances, we ask that you contact us to discuss your situation and see whether you are eligible to enter a financial hardship arrangement. Please complete the Financial Hardship Application Form at the end of this document and email it to accounts@ehwtech.net.au

Contact Us

Please call us on (07) 4944 0111 and ask for accounts between 8am and 3pm, Monday to Friday or email accounts@ehwtech.net.au.

Financial Counselling

In addition, if you are facing financial difficulty, you may wish to obtain advice from a community financial counsellor. You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you. Alternatively, you can find the financial counselling service nearest to you by visiting <http://www.ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor>

Information on the Complaints Handling Process

You may wish to make a complaint and request a review if you are not satisfied with the outcome of your Financial Hardship application. Pursuant to the Australian Communications Media Authority ('ACMA') Complaints Standard, a complaint does not include an initial call to request information or support or to report a fault or service difficulty unless you advise us that you want that call treated as a complaint and does not include an issue that is the subject of legal action. You can also make a complaint in writing by email or post.

We are required to acknowledge all complaints within two working days, use our best efforts to resolve the complaint on first contact and otherwise resolve the complaint within 15 working days. As an additional safeguard to ensure that your complaint is properly handled, any complaints data that we receive will be provided to the ACMA to allow it to monitor our complaints-handling process in line with the ACMA Record-keeping Rules.

FINANCIAL HARDSHIP APPLICATION

Customer Information

Account name

Phone Number

Reason for request

Proposed Payment Plan

Type of Service (internet, phones, VoIP, other)

Total owed to date

Payment amount

 Weekly Fortnightly Monthly

Acceptance of Terms & Conditions

I agree that EHW Technology Pty Ltd has advised me of the Financial Hardship Policy and that I have read and understand the Terms and Conditions of this policy.

Signed: _____

Print Name: _____

Date: ____/____/____