



OntheNet Financial Hardship Policy

Version 1.0

Last Updated 4th March 2014

1. Financial hardship

- 1.1. Financial hardship is a situation where a Customer is unable, because of illness, unemployment or other reasonable cause, to meet their financial obligations under their contract with OntheNet and the Customer reasonably expects to be able to meet those obligations if payment and/or Service arrangements were changed. Financial hardship involves an inability of the customer to pay bills, rather than an unwillingness to do so.

2. Contact us

- 2.1. If you are experiencing difficulties paying your bill, or if you wish to discuss options available to you to minimise your bill, please contact our Accounts Team by phone on 07 5553 9222 or email accounts@onthenet.com.au. The Accounts Team are available from Monday to Friday 9am to 5pm.

3. The process

- 3.1. If you are a personal or small business customer experiencing financial hardship, you are eligible for assessment under this Policy.
- 3.2. When assessing your eligibility for Financial Hardship, we may ask you to provide certain documents such as:
 - 3.2.1. A statutory declaration or official written communication from a person or support group that is familiar with your circumstances,
 - 3.2.2. Evidence that you consulted a recognised financial counsellor,
 - 3.2.3. A statement of your financial position.
- 3.3. We may not be able to make an assessment of your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we received all required information, we will let you know within 7 business days whether you are eligible for assistance under our Financial Hardship Policy.
- 3.4. If you are eligible, we will work with you to come to an arrangement that allows you to pay your outstanding and/or ongoing charges in a way that does not worsen your financial position. Where appropriate we will discuss means with you how to limit your spend during the time of our arrangement and thereafter.
- 3.5. Once we come to an agreement we will put this in writing via email to you. We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.
- 3.6. You must make the agreed payments on the agreed dates and notify us if you are unable to keep your commitment. You must contact us if your circumstances change (for better or worse) during the term of the arrangement.
- 3.7. The provision of false or incomplete information may result in the cancellation of any financial hardship arrangements.

4. Finding a financial counsellor

- 4.1. You can talk to a financial counsellor on the phone from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.
- 4.2. Alternatively, you can find the financial counselling service nearest to you by visiting <http://www.financialcounselingaustralia.org.au/Corporate/Find-a-Counsellor>.