

This document outlines the types of payment assistance available and the difference between a Payment Plan and Financial Hardship.

Payment Plan	Financial Hardship
<p>A payment plan is typically applicable when:</p> <ul style="list-style-type: none"> ⊗ You need a temporary arrangement to manage regular bills that you can still afford with some adjustment. ⊗ You need to split current bills or overdue amounts into smaller instalments. ⊗ You have capacity to pay but need some flexibility (e.g. timing or amounts). ⊗ You might request this before financial hardship applies. 	<p>Financial Hardship is typically applicable when:</p> <ul style="list-style-type: none"> ⊗ You cannot realistically pay your bills under current terms due to hardship circumstances. ⊗ You expect that you could meet your obligations only if OntheNet changes your payment/service arrangements. ⊗ You need additional support beyond payment timing due to a genuine inability to pay, not just a temporary cashflow issue.
<p>Example circumstances that may qualify for a Payment Plan include:</p> <ul style="list-style-type: none"> ⊗ A temporary cashflow issue such as being paid later than expected. ⊗ A large once off expense such as a car repair or utility bill. ⊗ Catching up on an overdue account due to missed payments. 	<p>Example circumstances that may qualify for Financial Hardship include:</p> <ul style="list-style-type: none"> ⊗ Personal or household illness ⊗ Unemployment or decreased income ⊗ Affected person(s) of domestic violence ⊗ Impact from a Natural Disaster
<p>What can OntheNet do to help if I need a Payment Plan?</p> <ul style="list-style-type: none"> ⊗ OntheNet can offer a temporary payment arrangement to assist you to maintain your account. Each situation is different and our staff will work with you to find the solution that best fits your circumstance. 	<p>What can OntheNet do to help if I qualify for Financial Hardship?</p> <ul style="list-style-type: none"> ⊗ OntheNet has a variety of options from temporary payment extensions to assistance to reduce ongoing costs and more. For more information, please refer to our Financial Hardship Policy.

How do I know which type of assistance I should discuss with OntheNet staff?

If you are unsure which type of assistance suits your circumstances, OntheNet staff are trained and ready to assist you.

Where can I find the OntheNet Financial Hardship Policy?

Our Financial Hardship policy is available on our website at onthenet.com.au/about-us/policies

Please contact OntheNet for further information or visit our website onthenet.com.au