

Financial Hardship Policy

1. Statement of intention

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.

This Financial Hardship Policy only applies to 'TCP Customers', which are customers that meet the following requirements:

- a person who acquires a service for the primary purpose of personal or domestic use and not for resale; or
- a business or non-profit organization which acquires one or more services not for resale and which at the time it enters into a contract with Hubify;
 - does not have a genuine and reasonable opportunity to negotiate the terms of the agreement with Hubify; and
 - has or will have an annual spend with Hubify which is, or is estimated on reasonable grounds by Hubify to be, no greater than \$40,000.

2. What is Financial Hardship?

Financial Hardship means a situation where you are unable because of illness, unemployment or other reasonable cause, to discharge your financial obligations under your contract with Hubify and you reasonably expect to be able to discharge those obligations if payment and/or service arrangements were changed.

Common events leading to Financial Hardship may include:

- Injury or illness
- Unemployment or reduction of income
- Family breakdown
- Domestic or Family violence
- Natural disasters
- Death in the Family



- Incarceration or other legal issues

3. How can we help?

If you are experiencing Financial Hardship, we have a variety of options to help you get back in control. Any help we can give will depend on your individual circumstances and will be on a case by case basis. Some of these options include, but are not limited to:

- Extension of payment terms;
- Spend controls;
- Restriction of Services to reduce financial overcommitment;
- Low cost interim options until you can continue with original payments;
- Waiver of late payment fees; and
- Reduction of cancellation fees.

4. Starting the process

We'll always try to find a solution that helps you to discharge your financial obligations to us and meets your needs. We provide our staff with training so that they are able to identify who may be experiencing Financial Hardship.

To fully understand your situation, we will ask questions about your circumstances and might request supporting documentation. We might ask for details of your income, and your current contact details, for example, but we'll keep this information strictly confidential and in accordance with our privacy policy. You can find a copy of that policy here: www.hubify.com.au/privacy.

If you believe you're experiencing Financial Hardship, our team can be contacted through any of the following:

- By **Phone**:
Hardship Enquiries: 1300 482 439
Hours of Operation: Monday - Friday 9.00 am – 5:00 pm AEST
- By **Email**: hardship@hubify.com.au
- By **Mail**: Suite 1.03, 6-10 Talavera Rd, Macquarie Park NSW 2113



5. Establishing Financial Hardship

We encourage you to provide Hubify with any third-party evidence in order to confirm the details of your Financial Hardship, such as:

- a statutory declaration or official written communication from a person familiar with the Financial Hardship circumstances (family doctor, clergy, bank officer, etc);
- evidence of the customer having consulted with a recognised financial counsellor or a booking to see a financial counsellor; and/or
- statement of financial position.

Once we agree you are experiencing Financial Hardship, we may at our discretion 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 necessary future use of the service while ensuring that your financial position does not worsen over a reasonable period of time and you're able to continue to reduce your debt. We will take into consideration the plan that you have with us, the amount outstanding on your account, and your ability to make repayments based on your circumstances.

6. Contacting a financial counsellor

You may request that a Financial Counsellor act on your behalf in dealing with Hubify. 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 Financial Counsellor on your behalf. Please contact us for further information.

If you would like to find a financial counsellor in your state or territory, please go to the Financial Counselling Australia's website: www.financialcounsellingaustralia.org.au

7. Complaints

If you are unhappy with the assessment of your Financial Hardship application or wish to seek a review, please contact us using the Financial Hardship contact details above, and advise our team that you have a concern. We will endeavour to resolve any issues or concerns you have in accordance with our Complaints Handling Policy, which is available here: www.hubify.com.au/complaints.

