

Financial hardship policy

Exetel understands that sometimes unforeseen financial hardship may affect your ability to pay us for services you have used and we are committed to assisting you at such times.

We understand

We understand that financial hardship is about your inability to pay us rather than an unwillingness to do so. It can be either limited or long term in duration, and may come about due to a variety of factors or events, such as:

- The loss of employment of you or a family member;
- A family breakdown;
- Illness including physical incapacity, hospitalisation, the mental illness of the consumer or a family member, a death in the family;
- Natural disaster.

We provide a range of payment and service options to help in such situations, so if you have having a problem with paying your bill, or you wish to discuss options available to you to minimise your bill, call our Billing Team on:

- 1300 788 141 (local call cost) – Option 4 or;**
- 02 8030 1000 – Option 4.**

You can reach us **Monday to Friday from 8.30am to 5.30pm** Australian Eastern Standard Time and Australian Eastern Summer time.

Our staff are trained to be sensitive and empathetic and to act with understanding whilst managing the situation within business requirements. They are able to accept reasonable payment arrangements, taking into account your individual circumstances.

Please remember that the earlier you contact us, the better. Discussing your concerns gives us the opportunity to help you manage your bills.

Negotiating a financial arrangement

A financial arrangement is generally structured around a payment plan to help you repay the debt at a rate you can manage. When we agree on a financial arrangement we understand that repayments should be sufficient to cover expected future use of the service as well as providing continued reduction of debt at a reasonable level to ensure that you do not go further into debt under the arrangement.

To help us make an assessment we may need to ask you some questions about your financial hardship. We may also require documentation in support of the information you provide to us. Examples of this include a letter from your doctor if your hardship is due to illness, or a letter from a recognised financial counsellor indicating you have consulted them. If we will require such supporting information from you, we will advise you at the time we discuss your situation.

Once a payment arrangement has been made, if we have concerns about your financial situation, we may suspend or disconnect your service; however disconnection of your service is used only as a last resort, and we will endeavour to work with you to ensure this does not happen. Should your circumstance change at any time whilst on a payment plan, please contact us as soon as possible so we can reassess your situation.

There are also a number of other ways we can help you to reduce a debt that we can discuss with you. For example we can consider call barring, service restrictions and plan changes (where possible) and we can also look at ways you can better monitor your own spend.

Seeking assistance from a Financial Counsellor

If you are facing financial difficulty, you may wish to consider obtaining advice from a financial counsellor. Financial counselling is a free service offered by community organisations, community legal centres and some government agencies.

You can talk to a financial counsellor anywhere in Australia by calling the Financial counselling hotline on **1800 007 007**. This free hotline is open from 9.30am to 4pm Monday to Friday.