



ABN: 20 144 669 554

Ph: 1300 10 80 80

Fx: 1300 394 835

info@fyitelco.com.au

FINANCIAL HARDSHIP POLICY

Introduction

This is FYI Telco's Financial Hardship Policy.

We understand that financial hardship can make it difficult for some customers to pay their bills.

This policy is designed:

- (a) to alleviate pressure in such cases
- (b) to ensure, as far as possible, that our bills are paid; and
- (c) to maintain service, if that is feasible.

Definition of Hardship

The Telecommunications Consumer Protection Code (TCP) defines financial hardship as:

"A situation where a Customer is unable, reasonably because of illness, unemployment or other reasonable cause to discharge their financial obligations under their contract with the Supplier and the Customer reasonably expects to be able to discharge those obligations if payment and/or service arrangements were changed. Financial hardship can be of limited or long term duration".

What counts as financial hardship?

"Financial hardship" means a situation where:

- (a) you are unable to discharge the financial obligations owed under your customer contract with us or otherwise discharge the financial obligations you owe to us, due to illness, unemployment or other reasonable cause; and
- (b) You believe that you are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of telecommunications products by us to you are changed.

Assessment of Applications

We will assess any application you make in a fair and timely manner. In support of your Financial Hardship Assessment Application we will require your account details and other personal information to identify you as the authorised account holder. The nature of additional documentation requested of you, in order to evidence your situation, will be determined upon receipt of your application.

Our Contact Details

You can contact us regarding financial hardship issues as follows:

Financial Hardship Enquiries: 1300 10 80 80

Hours of Operation:

Monday - Friday: 8:30am - 5:00pm

Australian Eastern Standard Time (Sydney time)

(Australian Eastern Daylight Time when daylight savings is in effect)

After hours: email to: info@fyitelco.com.au

Postal Address: PO Box 1001 Northlakes Qld Australia

Where to get more information and assistance

Financial Counsellors are trained and accredited to work in the local community to provide remedial, preventative and advocacy services for people in financial distress (or who are in danger of entering financial distress) with a focus on people of low income.

They are generally funded by State and Federal Governments and services are provided free of charge.

A Financial Counsellor works with you to clarify and analyse your financial situation, explain financial and legal documents and processes, and identify and discuss options for resolving financial problems.

While a Financial Counsellor may assist you in negotiating with creditors, you are always in control over what course of action will be taken.

For a current list of community financial counselling services consult the Financial Counselling Australia website:

www.financialcounselingaustyralia.org.au or if you are experiencing financial difficulty, you can also contact a free and independent financial counsellor on 1800 007 007.

Contacting your local Financial Counsellor or Consumer Advocate

QLD	Financial Counselling Services of QLD	(07) 3257 1957
NSW	Credit and Debt Hotline	1800 808 488
ACT	Care Financial Counselling	(02) 6257 1788
VIC	Consumer Credit Legal Service	(03) 9602 3800
TAS	Anglicare Financial Counselling	1800 243 232
SA	Uniting Communities Financial Counselling	(08) 8202 5180
WA	Financial Counsellors Resource Project	(08) 8985 0000
NT	Anglicare Financial Counselling	(08) 8985 0000