



*GPK Group Pty Ltd*

*2/94 Abbott Road*

*Hallam, Victoria*

*Australia, 3803*

## Financial Hardship Policy

### ***What is financial hardship?***

The Telecommunications Consumer Protections Code C628:2012 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services but where the customer expects to be able to do so over time if payment arrangements are changed. Financial hardship can be as a result of events or factors such as physical or mental illness, unemployment, family breakdown, or other reasonable cause.

### ***The process to be followed:***

If you believe you are suffering financial hardship, it is suggested that you contact a financial counsellor in your state to assist you.

Please contact us by calling 1300 000 475 or (03) 9215 4000 and discuss any Financial Hardship matters with us. You can contact us from Monday to Friday from 8.30am to 5.30 pm Australian Eastern Standard Time and Australian Eastern Daylight Time.

When assessing your eligibility for Financial Hardship, we may ask you to provide certain documents such as

- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances,
- Evidence that you consulted a recognised financial counsellor,
- A statement of your financial position.

If you are eligible, our trained and caring staff will be understanding to your circumstances and will put in place arrangements that are sympathetic to your needs whilst managing our business requirements. Where appropriate we will discuss means with you how to limit your spend (this may include barring some service features) during the time of our arrangement and thereafter.

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 working days whether you are eligible for assistance under our Financial Hardship Policy.

Once we come to an agreement we will put this in writing via letter or email to you. You must inform us if your circumstances change (for better or for worse) during our arrangement so that if required a re-assessment is undertaken. Failure to maintain your payment arrangements may lead to the cancellation of the arrangement and we may re-commence our Credit Management actions.

We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.



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***Finding a financial counsellor:***

You can talk to a phone financial counsellor 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.

Alternatively, you can find the financial counselling service nearest to you by visiting

<http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>