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## Financial Hardship Policy

### We want to help

There could be several reasons why you may not be able to meet your financial commitments. This could be a short term or ongoing problem.

These include but are not limited to illness, being a victim of family violence, death in the family, or loss of employment or income.

If you find yourself in this position the best thing is to contact us as soon as possible so that we can talk to you and find out how we might be able to help.

We want to help any of our customers who may be in this situation to find a solution to ensure they are able to keep their services with us.

This could include developing a payment plan, changing your current services, postponing or deferring payment or waiving of late payment fees.

To discuss options that may be available to you please contact our team on

**ph: 1300 004 442, Mon-Fri 9am-5pm**

**email: [info@gigacomm.net.au](mailto:info@gigacomm.net.au)**

When you or your financial counsellor contact us, we may ask you for further information. This could include statements from you or persons familiar with your business and/or personal situation, details of your financial situation and current contact details. This information will be kept strictly confidential in accordance with our [Privacy Policy](#).

Once we receive all the necessary information, we will review the material and assess if you are in financial hardship and able to join our hardship program. That assessment will be made based on the facts of your personal situation and the financial materials provided to us. We will ensure we contact you within 5 business days to discuss the findings of our review.

We are only able to assess your eligibility to participate in our hardship program on the documentation provided to us. Where requested information is not provided to us, we will be unable to assess your situation. The provision

of incomplete or false documentation may result in cancellation of any hardship arrangements.

Any outcome or arrangement we reach will be documented and sent to you for your acknowledgement and agreement. We will also let you know if you are not eligible for our hardship program.

Where we do come to any arrangement, you should always inform us if something changes during the term of this arrangement. These arrangements will be reviewed every 8 week period to ensure they are still suitable based on your circumstances at the time.

### What happens if I don't agree with the review and assessment?

If you wish to ask for a review of the outcome of a financial hardship assessment, you can do so via our Complaints Handling Process. You can find more information on this process [here](#).

### Services that can support you?

There are several services which may be able to help you.

Financial Counsellors – Get free and independent help by phoning or emailing the National Debt Helpline on ph: 1800 007 007 or [www.ndh.org.au](http://www.ndh.org.au)

Services Australia – Services Australia provides information on Centrelink, Medicare or Child Support. Visit [www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au)

If you would like us to work with a financial counsellor on your behalf, please call us to provide your authority.