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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. Financial hardship is defined as:

- personal or household illness;
- unemployment;
- low or insufficient income, including reduced access to income;
- being a victim survivor of domestic or family violence;
- a death in the family;
- a change in personal or family circumstances;
- a natural disaster;
- unexpected events or unforeseen changes that have impacted the customer's income or expenditure; or
- other reasonable causes; and

the customer considers that they will be able to pay the outstanding amounts if an agreed arrangement for financial hardship assistance relating to the supply of internet services by GigaComm is implemented.

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 can help

It is our priority to keep our customers experiencing financial hardship connected. The disconnection of your services with us will be a measure of last resort.

You have a right to apply for financial hardship and is a free service provided by GigaComm.

To discuss how you can apply and options that may be available to you please contact our team on

**Phone: 1300 004 442, Mon-Fri 8am-8pm**

or

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

### How we can help

We understand everyone's needs are different and we offer a range of short term and long-term financial hardship assistance options depending on your circumstances and your capacity to pay, including:

- payment plans to help you pay off an overdue account balance over time under a schedule that you can afford;
- discounting a bill charge;
- moving you to a different internet plan that better suits your circumstances;
- applying a credit to your account;
- waivers of late payment and other account fees; and
- adjusting our internal thresholds limits so that you are not disconnected.

### How we assess your eligibility?

For short term assistance or if you are the victim survivor of domestic violence, we will not request that you provide information to show you are in financial hardship.

If your debt is greater than \$1000, you have been a customer for less than 2 months or we believe that there may be the possibility of fraud, we will request information from you to support your claim of financial hardship.

We will only request information that is strictly necessary for us to conduct our assessment and only retain that information for the period of time it takes to make the assessment.

Once we receive the requested information, we will review the material and assess if you are in financial hardship. 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 7 business days to discuss the findings of our review.

We are only able to assess your eligibility on the documentation provided to us. Where requested information is not provided to us, we will be unable to assess your situation.

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.

### **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](#).

You can also contact the Telecommunications Ombudsman with your complaint on 1800 062 058 between the hours of 8am and 8pm.

### **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)