

FINANCIAL HARDSHIP POLICY

WE'RE HERE TO HELP

At MyOwn Tel, we are committed to help you get connected and stay connected to your vital Telecommunications services.

We understand that people can go through unforeseen times of hardship that can impact your finances, which leads to an inability to pay for your services.

We consider your individual circumstances under our Financial Hardship assessments, which can come about due to such events 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

If you are having problems paying your bills, or you wish to discuss options to minimise your bill, please call our billing support team Mon-Fri 8:30 AM to 5:00 PM AEST on 1300 859 152.

Our staff are trained to be understanding of your individual circumstances so that an acceptable arrangement can be made for both of us. Please remember that it is best to contact us as soon as you believe you are experiencing hardship, it will give you the best opportunity to manage your bills.

FINANCIAL HARDSHIP PAYMENT ARRANGEMENT

The best way to stay connected with MyOwn Tel is to arrange a payment plan with our trained staff. The financial arrangement will be structured to cover expected future use of the services whilst reducing your debt over a reasonable timeframe, ensuring you don't go further into debt.

To help our staff complete an assessment we may ask you some questions about your personal circumstances that have led to financial hardship. We may also require documentation to support the information that 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.

Depending on your circumstances a payment arrangement may make available to you the ability to have late fees waived, an alternative plan offered and deferred payments. 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.

FINANCIAL COUNSELLING

You may ask us to deal with a Financial Counsellor on your behalf. In order for us to speak to a Financial Counsellor, the customer must be present, or we must have received prior authority from the customer to speak with the Counsellor on their behalf.

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.

Alternatively, you can go to www.financialcounsellingaustralia.org.au for assistance.

Customers who have chosen to transfer all of their services to another provider but still have an outstanding balance with us are ineligible for participation in Our Financial Hardship Program.

COMPLAINTS

If you are not satisfied with the outcome of your Financial Hardship Application, please refer to our Complaint Handling Policy, available at www.myowntel.net.au/policies.