

## CommsGroup

### Financial Hardship Policy

At CommsGroup, we understand that circumstances will arise that can impact your ability to pay for our services. We are committed to working with you should such circumstances arise, to enable you to maintain your telecommunication services.

#### *Contact us:*

We encourage you to contact us if you experience any difficulties paying our services. Please contact us by calling 1300426667 if you would like to discuss any Financial Hardship matters with us. You can do so from 9:00am to 5:00pm Monday to Friday (excluding public holidays).

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.

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. If you are eligible, we will work with you to find suitable flexible payment arrangements. Where appropriate we will discuss with you how you can control your spend, including restrictions to some service features and/or transfer to other services, during the time of our arrangement and potentially thereafter.

Once we come to an arrangement, 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. We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

#### *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>.