



Swift Networks Pty Ltd

ABN 96 125 828 453

FINANCIAL HARDSHIP POLICY

Financial Hardship Policy

1 Financial Hardship Policy

Financial Hardship applies to situations where a customer (or former customer) is unable to discharge their financial obligations, but where they reasonably expect to be able to do so in the future.

We are willing to support customers and former customers in genuine financial hardship.

1.1 Common grounds for financial hardship include:

- Loss of employment of the customer or family member;
- Family breakdown;
- Illness, including physical incapacity, hospitalization, or mental illness of the customer or family member;
- A death in the family; and
- Other circumstances.

1.2 Seeking help from us

TCP Customers: if you are a customer to whom the Telecommunications Consumer Protection Code applies we may seek evidentiary proof such as:

- A statutory declaration or official written communication from a person familiar with your circumstances (family doctor, clergy, bank officer, etc);
- Current salary details;
- Evidence that you have consulted with a recognised financial counsellor or you have a booking to see a financial counsellor and/or a;
- Statement of financial position.

We will use this and may use other information to make an assessment of your request for help.

Our expectation is that we can agree a financial hardship arrangement which is sufficient to cover expected future use of your Services and repayment of amounts accrued.

Once your eligibility for financial hardship assistance is agreed, we will work with you to develop an arrangement that will help you through your period of financial hardship – for example, a payment arrangement. We will also discuss with you our spend control options such as call barring of certain services or implementing other restrictions on your service.

1.3 Providing information to us

You must provide the information that we request. If you do not provide the requested information, we may not be able to assess your request for help or agree a financial hardship arrangement with you.

You must make sure that all the information you provide is accurate and complete. If you provide false or incomplete information, this may result in us cancelling agreed financial hardship arrangements;

If we request supporting documentation from you, you can send this to us:

- by post to **1 Watts Place, Bentley WA 6102**; or
- by email to accounts@swiftnetworks.com.au

TCP Customers: We will make an assessment of your request within 7 working days after you have provided us with all the information we request from you.

1.4 Your other responsibilities

You must make the agreed payments on the agreed dates and notify us if you are unable to keep your commitment;

You must contact us if your circumstances change favourably or unfavourably during the term of the arrangement; and

You will act honestly at all times throughout the course of the arrangement.

1.5 Termination of the arrangement

In the event the arrangement is not adhered to and we have not been contacted, we will take reasonable steps to contact you or your authorised representative before taking further action and terminating the arrangement.

Following termination, credit management action may be resumed.

1.6 More Information

To find out more contact our Help Desk on 1300 650 679. You can contact us during our normal business hours from 9am to 5pm Monday to Friday.

To speak to a Financial Counsellor call 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.