

## FINANCIAL HARDSHIP POLICY



Financial Hardship is a term used to describe a situation where a person is unable to meet their financial commitments due to one or more factors contributing to their financial position.

Common contributing factors include:

- Loss of employment of you or a family member
- Illness, including physical incapacity, hospitalisation or mental illness of you or a family member
- Family breakdown
- A death in the family
- Being a victim of domestic or family violence
- Other factors resulting in an unforeseen change in your capacity to meet their payment obligations, whether through a reduction in income or through an increase in non-discretionary expenditure.

If you are having a problem paying your bill, or you wish to discuss options available to you to minimise your bill, call Customer Service today on **07 4573 8801** from Monday to Friday, 8:30am - 5pm. The earlier you contact us, the better. Discussing your concerns gives us the opportunity to help you manage your bills.

If you do require time to pay an outstanding amount, agreeing to a payment plan and sticking to it can help prevent disconnection or restriction of your service. Disconnection of your service is used only as a last resort, and we will endeavor to work with you to ensure this does not happen.

### **Financial Hardship Assessment**

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.

We may not be able to make an assessment of your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we have 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, will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position. Where appropriate we will discuss means with you how to limit your spend during the time of our arrangement and thereafter.

Once we come to an agreement 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.

**Minimising your Debt**

There are options available for minimising your debts and staying connected whilst managing your spending. We are willing to work with you to change plans to a more suitable level or supplying a suspension feature.

**Further Options**

There are also a range of other financial support services available such as free financial counseling services offered in each state and territory in Australia. For more information on these and other options available please see the [ACMA's website](#).

**Contact Information**

You can contact Country Broadband Network for sales, support & billing via:

07 4573 8801

[www.cbnco.com.au](http://www.cbnco.com.au)