

## Financial Hardship Policy

Ascensa Communications (herein after, “Ascensa”) is committed to assisting customers who are temporarily experiencing genuine financial hardship due to unforeseen circumstances, to pay their accounts and continue to purchase services from us. Assistance is provided in our Financial Hardship Policy and is open to individual persons or small businesses. We do not charge a fee for assessing, implementing or monitoring a Financial Hardship Agreement.

Financial hardship is a situation where:

- a) a customer is unable to pay for the services that they have purchased from us due to a reasonable cause; and
- b) the customer reasonably expects to be able to pay for their services if payment arrangements or their service arrangements are changed with us.

Ascensa’s Financial Hardship Team (herein after, “FHT”) has been trained to display empathy, sympathy and support with customers who are experiencing financial hardship.

To be eligible for assistance customers must be temporarily experiencing genuine financial hardship due to unforeseen circumstances.

In order to assess applications for assistance we may require customers to provide things like medical certificates, evidence of termination of employment or evidence of new employment and potential future income. We accept all supporting documentation by the following methods:

Post Mail	Direct Fax	Electronic Mail
PO Box 648 Preston, Victoria 3072, Australia	+61 (3) 9975 4041	Financial.hardship@ascensa.com.au

Ascensa will assess the customer’s record with us including their payment history. Once we have all the information that we require to make an assessment we will advise the customer whether they are eligible for assistance within five (5) business days. Where the requested supporting information is not provided or we reasonably believe the information is false and/or misleading we may cancel any financial hardship arrangements either in place or pending.

The customer may appeal a decision that they are not eligible for assistance. The appeal will be reviewed by our Accounts Manager who will make a final decision in their sole and absolute discretion.

If we determine that the customer does not satisfy the criteria and is not eligible for assistance under this policy the customer may still be eligible for an ordinary payment plan.

Ascensa will decide what kind of assistance it will offer to eligible customers and reserves the right to refuse to provide any assistance if certain conditions, including spend controls, are not agreed to by the customer. Assistance that may be available includes:

- flexible payment plans to allow the customer to pay their account by making small regular payments over a fixed period of time;
- moving the customer to a special internet plan with a reduced monthly data allowance, reducing the customer's monthly spend and allowing them some breathing room to pay down existing debt;
- a restriction of all data block purchases so that the customer does not unnecessarily increase their debt; and
- a restriction of all telephone calls to local calls only so that the customer does not unnecessarily increase their debt.

Once an assistance plan is agreed to, we require a formal Financial Hardship Agreement to be signed between the customer and Ascensa. We may distribute this agreement to the customer either by post or electronic email and require that it be signed and returned to us within five (5) business days.

This agreement records:

- the assistance and concessions that Ascensa has offered;
- any account changes and spend controls agreed to by the customer;
- the customer's obligations including any payment plan arrangements; and
- the duration of the agreement.

Ascensa will not provide any assistance until the Financial Hardship Agreement is signed by the customer and the original contract has been returned to us. We will closely monitor the customer's compliance with the agreement.

If the customer's circumstances change, the customer must notify our FHT to ask for a review of their Financial Hardship Agreement. Once a review has been completed, we may agree with the customer to amend their agreement with us. If the customer disagrees with our decision, then they may appeal to the Accounts Receivable Manager who will make a final decision in their sole and absolute discretion.

If the customer repeatedly fails to make any payments required or repeatedly fails to comply with any other agreed obligations, we may suspend their service and/or terminate the agreement and the customer will then be dealt with under our ordinary debt management process.

To apply for assistance or to discuss your situations please contact our FHT by telephone during standard business hours. Our operating hours is between 9:00am - 5:00pm (Monday to Friday) Melbourne time. Alternatively, you can email us any time at



financial.hardship@ascensa.com.au. Your application will be handled by one of our FHT members.

### **OTHER INFORMATION**

Ascensa has provided a link below to a website that may assist you in locating a financial counsellor in your area, Ascensa has no affiliation with the website or any of its services and Ascensa is not responsible or liable for any advice or assistance you may receive by using it.

<http://www.financialcounselingaustralia.org.au/Corporate/Find-a-Counsellor>