

## **Financial Hardship Policy for Consumers**

**Redcoal Pty Ltd**  
**ABN 68 090 244 590**

### *Background*

This Policy sets out how Redcoal Pty Ltd (**Company**) will work with our Customers who are experiencing cases of Financial Hardship.

This Policy has been developed in accordance with the requirements of the Telecommunications Consumer Protection (**TCP Code**) and capitalised words have the same meaning as set out in the TCP Code.

### *Financial Hardship*

The TCP Code defines financial hardship as a situation where:

- a) a Customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment or other reasonable cause; and
- b) the Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.

Financial hardship is essentially an inability to pay bills, rather than an unwillingness to pay them.

### *Contact us:*

We encourage you to contact us if you are a Consumer and you experience any difficulties paying our services. Please contact us by calling 02 8299 4300 if you would like to discuss any Financial Hardship matters with us. You can do so from 0830-1730 AEST Mon-Fri.

### *The process:*

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; or
- 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, we 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 spending (this may include barring some service features) 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.

*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>.