

Financial Hardship Policy

This policy has been developed to outline the minimum standards that ANT Communications (ANT) will apply when dealing with customers who do not have the capacity to pay a bill due to financial hardship.

ANT will treat all customers with fairness and compassion as far as possible within statutory and commercial business constraints.

- To recognise that some customers are experiencing genuine hardship and require assistance.
- To assist customers in meeting their financial obligations and responsibilities to ANT.
- To offer options to meet individual customer's needs.
- To assist customers to proactively manage their accounts
- To allow for a continuance of the relationship between ANT and the customer.
- To fulfil the requirements of the Telecommunications Consumer Protections (TCP) Code with regards to Customer Financial Hardship

What constitutes financial hardship?

Financial hardship involves an **inability to pay bills** rather than an unwillingness to do so and would not usually cover situations where a customer is simply experiencing temporary payment difficulties. It is generally where:

- you are unable to discharge the financial obligations owed under your customer contract with us or otherwise discharge the financial obligations you owe to us, due to illness, unemployment, family breakdown, death in the family or other reasonable cause; and
- You believe that you can discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of telecommunications products by us to you are changed.

Who can help you if you believe you are suffering financial hardship?

It is suggested that you contact a financial counsellor in your State to assist you in establishing whether you are suffering financial hardship and to assist you in paying your bills where necessary.

If you believe that you are suffering financial hardship there are different financial counselling services available in each State. Details about these services can be found at:

<https://moneysmart.gov.au/managing-my-money/managing-debts/financial-counselling>

How to Apply

You must apply in writing, and have the minimum details:

- Account Name
- Your Name
- Account Number
- Details of your outstanding monies this application relates to
- Details of Financial Hardship
- Have you contacted your states financial counselling service
- Daytime Contact Phone Number
- Postal Address

You can send your application for assessment for financial hardship:

Online: <https://www.ant.com.au/payments/hardship>

Standard Mail: Attention: Billing Department
ANT Communications
PO Box 269 Avalon Beach
NSW 2107

Important Information about your Spend No Excess Usage Fees.

ANT does not charge excess usage fees (with the exception of some Portable Plans) rather than hit you with expensive excess usage fees when your data limit is reached, we shape your service until the start of your next billing cycle. If you wish to return to normal speeds you can purchase additional data.

Assessment of Applications

ANT's credit assessors will work with you to determine an appropriate payment arrangement given your circumstances

We may ask for documentation in other cases, based on similarly serious reasons. Examples of documents we might require are:

- evidence that you lost employment.
- evidence that you have consulted a financial counsellor.
- a statutory declaration by you.
- a statutory declaration by someone familiar with your circumstances.
- a medical certificate.

The purpose of asking for documentation is to help ANT be flexible about what arrangements may assist in your circumstances. An assessment will be made within 7 days of receiving all the requested documentation from you.

If your application is successful ANT will:

- Ensure that none of a customer's outstanding debt is in dispute
- Refrain from credit management action whilst financial hardship arrangements are being discussed unless credit management action appears to be reasonable in the circumstances
- Require assurance that the arrangement will be one that the customer can meet
- Explain rights and obligations under the terms of the payment arrangement
- Request that you sign-up to a direct debit so agreed payments can be automatically debited
- Explain service limitations if service limitations are part of the arrangement
- Monitor customer compliance with the financial hardship arrangement
- Not vary the terms of the arrangement if the customer is meeting those terms

If an agreed arrangement is not kept, ANT will:

- Take reasonable steps to contact the customer or nominated financial counsellor (if applicable) before taking further credit management action
- If ANT can't make contact, resume normal credit management action, including restriction or suspension or termination of the service contract.