

25 March 2018

At Nelson Bay Online, we are committed to assessing your eligibility for assistance under our Financial Hardship Policy in a fair and timely manner.

The Telecommunications Consumer Protections Code defines Financial Hardship as a situation where a customer is unable to discharge their financial obligations in relation to our services but where the customer expects to be able to do so over time if payment arrangements are changed.

## What is our process?

To talk to us about your Financial Hardship, call our Billing Team on **1300 746 754**

You can reach us **Monday to Friday from 8.30am to 5.30pm** Australian Eastern Standard Time and Australian Eastern Summer time.

Please remember that the earlier you contact us, the better. Discussing your concerns gives us the opportunity to help you manage your bills.

To help us make an assessment we may need to ask you some questions about your financial hardship. We may also require documentation in support of the information you provide to us. Examples of this include a letter from your doctor if your hardship is due to illness, or a letter from a recognised financial counsellor indicating you have consulted them. If we will require such supporting information from you, we will advise you at the time we discuss your situation.

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 received all required information, we will let you know within 10 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 spend (this may include barring some service features) during the time of our arrangement and afterwards. 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.

## Seeking assistance from a Financial Counsellor

If you are facing financial difficulty, you may wish to consider obtaining advice from a financial counsellor. Financial counselling is a free service offered by community organisations, community legal centres and some government agencies.

You can talk to a financial counsellor anywhere in Australia by calling the Financial counselling hotline on **1800 007 007**. This free hotline is open from 9.30am to 4pm Monday to Friday.