

## **Financial Hardship Policy**

### **For TCP customers:**

If you are experiencing genuine financial hardship and think you may be covered by our policy, please contact our financial counselling team to provide evidence of the financial hardship for us to consider.

Next Telecom recognises that unforeseen events in your life may affect your ability to pay us for services you have used. Unforeseen events may include sudden illness, loss of employment or any other reasonable cause. If you are a customer covered by the TPC code and unable to pay for Next Telecom's services you have used call 1300 00 6398 and ask to speak to a member of our financial counselling team to arrange payment options.

Alternatively you can contact our Chief Financial Officer on 028071 7423.

### **Identifying a Customer Experiencing Financial Hardship:**

We consider financial hardship a state that involves an ongoing real inability of the customer to pay bills, rather than an unwillingness to do so.

Customers who have chosen to transfer all of their services to another provider but still have an outstanding balance with us are ineligible for participation in Our Financial Hardship Program.

If you are experiencing financial hardship, there are a number of organisations which provide free counselling and assistance.

To find a financial counselor in your area visit the Financial Counseling Australia website: [www.financialcounselingaustralia.org.au](http://www.financialcounselingaustralia.org.au) for a list of community financial counselling services consults able to assist with advice for customers with financial hardship or you can appoint an Advocate by going to [http://www.nexttelecom.com.au/literature\\_117404/Appointment\\_of\\_Advocate](http://www.nexttelecom.com.au/literature_117404/Appointment_of_Advocate) and filling in the following form.

### **Reaching a Financial Arrangement**

Once we agree you are experiencing Financial Hardship, We may at our discretion agree to a temporary financial arrangement which is different to the terms which ordinarily apply to you.

The basic principle of any agreed financial arrangement for Financial Hardship is that the repayment made by you should be sufficient to cover expected future use of the service as well as providing continued reduction of debt at a reasonable level.