

Financial Hardship Policy

Financial hardship

AUSTAR understands that financial hardship may be experienced by our customers at some point in their relationship with us. We have a Financial Hardship Policy that outlines how AUSTAR can assist you and how we will manage customer accounts that are experiencing genuine financial hardship.

Our financial hardship policy

The purpose of this policy is to ensure that if we have customers who are experiencing financial hardship, we can work with them to pay their account over time whilst maintaining ongoing access for them to some of our services.

Definition

Financial hardship involves a situation where a person is unable, reasonably, to meet their financial obligations to us under their contract. However, they expect to be able to do so if their payment and / or service arrangements are changed. Reasonable causes of financial hardship may include:

- Loss of employment.
- Family breakdown or death in the family.
- Illness, including physical incapacity, hospitalisation, or mental illness of the customer or family member.
- Natural disasters.

You can claim financial hardship if you think you cannot reasonably expect to be able to meet your financial and contractual obligations to us by changing your payment / service arrangements.

Exclusions

Financial hardship does not apply to:

- Customers who wish to negotiate time to pay their bill within a short period of time, e.g. Extend payment time by 1 week or 1 month.
- People who are bankrupt.

Our policy aims to be flexible enough to accommodate the circumstances of each individual customer. If you wish to claim financial hardship and adjust your payment / service arrangements, please contact us on [insert customer call centre number].

Information that is available

We can provide you with a summary of this policy either in writing or over the telephone if:

- You request information or an application.
- You indicate to us that you are in financial hardship, and/or.
- We consider that you may be eligible.

You will not be charged by us for implementing financial hardship measures.

Establishment of financial hardship

Once it has been established that you meet our financial hardship criteria, we'll agree a suitable arrangement between you, your financial counsellor (if you have one) and our Credit team. You will be asked to keep to this payment arrangement. Principles:

- You are an AUSTAR residential customer.
- The financial hardship process will be reasonable to both you and us. We want to maintain our relationship with you.
- We'll take into account your individual circumstances.
- We will look to identify appropriate products or services for you that will enable you to retain a level of access and still manage your future spending.

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The basic principle of any agreed financial arrangement is that the repayment should be sufficient to cover your expected future use of the service, as well as continuing to reduce your debt.

Your obligations

- You acknowledge the debt and your obligation to repay the debt.
- You'll provide us with enough information for both parties to decide what constitutes a reasonable payment arrangement.
- You accept responsibility for reducing your usage to a level that you are able to pay and, where relevant, you are prepared to take up relevant restrictions on your use of the service to achieve this or you accept that the service will be disconnected.
- You will make repayments to us as agreed under the financial hardship arrangement.
- If you experience any further financial difficulty, you'll tell us immediately and we'll review your situation.

Managing your claim

- We may ask you to submit evidence to us to support your claim. Please refer to the section in this policy that lists types of evidence that we may ask from you.
- We will take into account your circumstance and financial position to reach a financial arrangement that is suitable to both parties.
- Payment arrangements will be made with the view to cover any future use and reduce your debt.
- We may suggest that some or all of your services be restricted or disconnected to prevent you falling further in debt whilst the arrangement is in place. We will attempt to contact you if this action becomes necessary and has not been discussed with you.
- We will attempt to contact you should the arrangement not be kept by you prior to taking further credit management action.
- If you require us to review your arrangement due to a change in your circumstance we will do so.
- Whilst your payment arrangement remains in place we will not report your debt to a credit reporting agency.
- We may engage the assistance of our mercantile agent to assist in the management of your repayment arrangements.

Termination of the policy agreement

- In the event the arrangement is not adhered to and we have not been contacted by you, we will take reasonable steps to contact you before taking further action.
- The agreement will be considered terminated after this time and credit management action will resume.
- In the event that you choose to cancel your account with AUSTAR, the arrangement will no longer be valid and normal credit management action will apply.
- Failure to make the agreed payments on a regular basis may be viewed negatively and result in termination of the arrangement.

Required documentation to support your claim

AUSTAR may ask for evidence to support your claim of financial hardship. Such evidence may include:

- Statement of financial position.
- Evidence that you have engaged a financial counsellor.
- Statutory Declaration from a person that is familiar with your situation. (Family Doctor, Clergy, Bank Officer, etc.)
- Medical certificates from treating specialist or other medical professionals.

Email ask@austar.com.au or call 132 432 should you wish to apply or require any further information.

AUSTAR ENTERTAINMENT PTY LIMITED (ABN 93 068 104 530)