

## Financial Hardship Policy

At More we are committed to helping you respond to financial difficulty, whether temporary or long-term. We aim to help our customers facing financial hardship to maintain telecommunications access and we will work with you to find a sustainable solution. We provide help based on your individual circumstances, and on a case-by-case basis.

### What is financial hardship?

Financial hardship is a situation in which a customer becomes unable to pay for services or meet their financial obligations. The causes of a financial hardship situation are wide ranging, and may include loss of employment, illness, a death in the family, domestic or family violence or natural disaster. If for any reason you are struggling financially or unable to meet your service payments, please contact us as soon as possible so we can work out the best way to help you.

### When should I contact More about financial hardship?

If you are struggling financially we recommend you contact us as soon as possible.

### Our financial hardship process

Once we have received your request for financial hardship assistance, we will assess your suitability for a financial hardship arrangement.

When assessing your eligibility for a financial hardship arrangement, we may ask you to provide additional supporting documents such as:

- Income details;
- 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 only request these documents if we believe that the information is relevant to your application and would help us to make an assessment. If we request additional information from you and you do not provide it to us, we may be unable to make an assessment and you may be unable to access a financial hardship arrangement from us.

Once we have all required information, we will let you know within 5 working days whether you are eligible for assistance under this Financial Hardship policy, and the details of your arrangement.

### Options available under a financial hardship arrangement

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 with you how you can limit your spend during the time of the arrangement and thereafter.

Options for keeping you connected during your arrangement may include:

- Spend controls;
- Restriction of your service(s); or
- Moving you to a lower cost plan temporarily until you can continue with original payments under your preferred plan

We may suggest suitable financial arrangements to help you settle any debt. These may include:

- Temporarily postponing or deferring payments (for a longer period of time than a once off payment extension request);
- Agreeing on an alternative arrangement, plan, or contract;

- Discounting or waiving of debt;
- Waiving late payment fees;
- Waiving cancellation fees; or
- Incentives for making payments, for example payment matching

The above lists are not options that you can pick from, these are some of the solutions that we may choose to offer to you depending on your circumstances.

We will put your financial hardship arrangement in writing via letter or email to you. This communication will set out all the details of the arrangement that we have agreed including duration. It will also set out your rights and the obligation you have to us, such as your obligation to inform us if your circumstances change (for better or for worse) during our arrangement. If you are unhappy with our arrangement, please contact us to discuss your concerns in further detail.

We will not charge you for assessing your financial hardship circumstances or for administering the arrangement.

### **Our complaint handling process**

If you are unhappy with the outcome of a financial hardship application, you can submit a complaint. For full details on our complaint handling process please visit:

Alternatively, you can contact us directly to discuss your concerns in further detail. We will attempt to resolve any issues or concerns you have, in accordance with our [Complaints Handling Policy](#) and this Financial Hardship Policy.

### **Contact us**

We encourage you to contact us as soon as possible if you experience any difficulties paying your services. Please call us on 1800 733 368 if you would like to discuss any financial hardship matters with us. You can do so from Monday – Friday (8.30am - 7.00pm), Saturday (9.00am – 6.00pm).

### **Need additional support?**

You can talk to a phone financial counsellor from anywhere in Australia by calling the National Debt Helpline on 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 [www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor](http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor).