



Activ8me Financial Hardship Policy

Financial Hardship Policy

This policy applies to customers who Activ8me recognise as suffering a financial hardship.

Definition of Hardship

The Telecommunications Consumer Protections Code defines Financial Hardship as a situation where:

- a) A Customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment or other reasonable cause; and
- b) The Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.

Activ8me understands other reasonable causes can also include:

- Natural disasters (flood, fire, cyclones etc).
- A death or severe illness in the family.
- A family breakdown.
- A third party making excessive use of a service that the Customer is unaware of.
- The Customer unwittingly incurring excessive charges using certain services (e.g. 190x numbers).

For Activ8me to include a Customer under its Hardship Policy, it is necessary that the Customer is willing to pay the amounts owing and is not disputing these amounts. If a Customer is disputing any amounts owing, they will be dealt with according to Activ8me's Disputes Policy.

Contact Details

Nadia Rigoni, Manager Finance and Administration is the nominated Hardship Assist Manager and will administer Activ8me's Hardship Policy. Customers are encouraged to contact her directly to discuss any problems they may be experiencing due to financial hardship. Activ8me's call centre and other staff will refer any customer that enquires about its Hardship Policy to Ms Rigoni. Her contact details will also be displayed on Activ8me's website:

Hardship Assist Manager, Activ8me
Level 2, Building 2, 13A Albert St, Preston, VIC., 3072

Phone: 03 94650 4619

Email: HardshipAssist@apn.net.au

Contact times for Hardship Assist Manager will be normal business hours, 09:00 to 05:00 Monday to Friday excluding Public Holidays.

The Hardship Assist Manager will assess a Customer's eligibility to be managed in accordance with this Hardship Policy. To make this assessment, the Manager will request certain relevant information from the Customer according to their particular circumstances. The information required includes:

- Full details of the customer
- Description of the cause or the circumstances of the hardship
- Some evidence to support the above description
- Bank and income statements
- Summary of existing and on-going financial obligation

The Manager will provide the Customer with their contact details and be the point of communication for this information. The Manager will also provide the Customer with an estimate of the time it will take for her to make this assessment. It is possible that further information may be required to make a final assessment but the Manager will liaise closely with the Customer at all times to ensure there is the minimum delay. During this assessment period, Activ8me will continue to supply services to the Customer and also suspend any credit management activities.

The Manager will also nominate other members of staff to "case manage" particular Customers that she has identified as eligible for management under this Financial Hardship policy. These staff members will be trained in the contents and the implementation of this Hardship Policy.

Financial Counsellors

Customers who believe they are suffering a Financial Hardship will be encouraged to seek help from the various Government funded Financial Counsellors and Agencies that are available in every State. The list shown below of some possible choices will be provided on Activ8me's website and appropriate Activ8me staff will also be able to provide these lists.

VICTORIA

MoneyHelp: 1800 149 689

Not-for-profit Victorian Government service providing free, confidential phone financial counselling for Victorians experiencing financial difficulty.

Website: <http://www.moneyhelp.org.au>

NEW SOUTH WALES

Credit and Debt Hotline: 1800 808 488

Website: <http://www.cclcnsw.org.au>

Financial Counsellors' Association of New South Wales: 1300 914 408

Website: <http://www.fcan.com.au>

ACT

Care Financial Counselling Service: 1800 007 007

Website: <http://www.carefcs.org>

Salvation Army Moneycare: 02-6247 3635

Website: <http://www.salvos.org.au/need-help/financial-troubles/>

SOUTH AUSTRALIA

Phone Financial Counselling

Doorways Telephone Financial Counselling 1800 007 007

WESTERN AUSTRALIA

Financial Counselling Hotline: 1800 007 007

Financial Counsellors Association of Western Australia: 08 9325 1617

Website: <http://www.financialcounsellors.org>

TASMANIA

Anglicare Financial Counselling Service: 1800 243 232

Website: www.anglicare-tas.org.au

Consumer Credit Advocate, Hobart Community Legal Service: 1800 232 500

QUEENSLAND

Financial Counsellors Association of Queensland

Website: www.fcaq.com.au

(referral to a financial counselor)

Financial First Aid: 1300 370 255 or 1800 007 007

(phone financial counselling service)

NORTHERN TERRITORY

Financial Counselling Hotline: 1800 007 007

Somerville Community Services

Darwin, Katherine and Palmerston 1800 007 007
Website:<http://www.somerville.org.au/>

Anglicare NT Financial Counselling
Darwin Financial Counselling Service Tel: 08 8985 0000
Katherine Financial Counselling Service Tel: 08 8963 6100
East Arnhem Financial Counselling Service Tel: 08 89393400
Top End Financial Counselling Service Tel: 08 8985 0000
Alice Springs Financial Counselling Service Tel: 08 8951 8000

Activ8me will work closely with any Counsellor nominated and authorised by the Customer.

Financial Arrangements

Activ8me will negotiate an appropriate payment plan and other arrangements with a customer who it has recognized as suffering a financial hardship. The key elements of this plan are:

- The service will continue to be supplied to the customer (if they wish) for the duration of the plan;
- The scope of the supplied service may be reduced or limited for the duration of the plan so that the ongoing costs to the customer are contained. For example, the monthly data allowance for a broadband service may be reduced and/or changed to a “shaped” plan so that the customer will not incur any extra charges for the month.
- For the duration of the plan there will no reduction in the quality of the supplied service and the customer will continue to be entitled to the same levels of support and service availability as all other customers in accordance with their contract with Activ8me.
- For the duration of the plan, Activ8me will suspend any normal warnings or notices about overdue payments etc. to the Customer.
- The intent of the payment plan is that the customer’s financial obligations to Activ8me are ultimately resolved. If this does not appear feasible, then the Customer is not eligible to be managed under this Hardship Policy. The intent of the payment plan is also that the Customer’s obligations to Activ8me do not increase during the plan although this may not apply in the short term.
- For the duration of the payment plan, Activ8me will nominate an individual officer for personal liaison with the customer. The customer will be provided with the direct contact details of the liaison officer.
- If a Customer does not comply with their obligations under the plan, Activ8me reserves the right to cancel the arrangements and commence usual credit management policies.