

Clear Networks Financial Hardship Policy – Updated May 2013

Summary

Clear Networks is committed to working with and assisting customers that are faced with financial hardship to maintain their services.

From time to time unforeseen events occur that may affect a customer's ability to pay for their service/s that has been used. For these events, we have a Financial Hardship Policy to assist with customers current financial commitments.

We have outlined below the standard information regarding this policy. Our Team would be happy to assist with any inquiries and can be reached on **1300 855 215, between the hours of 9:00am and 5:30pm Monday to Friday (excluding public holidays)** or by one of the other contact methods detailed below.

If an extension is required to pay an account, customers should contact us prior to receiving their monthly account or reminder notice.

We may be able to arrange a payment plan which will allow payment by instalments.

It is important that we are advised prior to the accounts due date to prevent late payment fee/s that may apply as per the terms of the customers contract.

Clear Networks Contact Details

Contact	Financial hardship Contact Information	Contact Hours and Information
Operational Hours 9:00am to 5:30pm Monday to Friday – excluding public holidays		
Telephone	1300 855 215 (select 2 on your phone for 'existing customer' and Press 1 for 'accounts')	9:00am to 5:30pm Monday to Friday Excluding public holidays
Email	accounts@clearnetworks.com.au	As a guide - Emails will be responded to within 48 business hour during the above times
Postal Address	Clear Networks P.O. Box 209, Kerrimuir Vic 3129	As a guide – mail received will be responded to within 48 hours of receipt during business hours
Fax	1300 139 774	As a guide - Faxes will be responded to within 48 hours of receipt during business hours

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Financial Hardship meaning

a situation where

1. Due to a reasonable cause, a customer is unable to pay for the contracted services;
and
2. The customer reasonably expects to be able to meet the financial obligations if payment or service arrangements are changed.

Reasons for Financial Hardship

Financial Hardship can arise from a variety of events or factors. These may include but is not limited to the following customer issues:

- Loss of employment
- Sudden illness by customer or a family member
- Death in the family
- Overuse or abuse of service by customer or a known party
- Natural Disaster
- Long term unemployment
- Any other reasonable cause

Assessment and consideration for Financial Hardship Arrangement

- We will assess each customer's application on an individual basis.
- Part of the assessment process will include asking the customer questions and provide evidence regarding their financial position including –
 - If they are currently employed
 - Their current income details
 - If the situation is temporary
 - The type of broadband service required and ongoing usage requirements

All discussions will be treated as sensitive and carried out in a caring and empathetic manner to ensure no further stress is associated with the discussion regarding repayments.

Financial Hardship Payment Arrangements

Clear Networks can negotiate a payment arrangement. The arrangement determined will be based on the level of Financial Hardship and assistance required. As an example, payment arrangements would be arrangement based on one of the below 3 terms.

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- **Financial commitments (1 -30 days)**

This arrangement would normally be due to other financial commitments and if the customer were to make arrangements would leave them defaulting on another promise to pay or the inability to buy everyday essentials such as groceries.

- **Medium Term Financial commitment (30 – 60 days)**

This arrangement would normally be due to sudden loss of employment / income and a medium period of financial recovery is required.

- **Long Term Financial Commitments (greater than 60 days)**

This arrangement would normally be due to extreme situations such as death, natural disaster or customer that is in distress.

Additional Financial Hardship Options

- reduce the current plan to a more affordable option based on the plans available for the relevant service
- We can provide call barring to certain locations for customers with a VOIP service
- Suspend the service for a period of 3 months

Agreement terms for Payment Plans

- Where we have agreed on a payment arrangement, we will not proceed or start any credit management / debt collection action.
- If a customer's circumstances change we will consider amendments to the arrangement.
- The customer agrees to provide us with business contact details for themselves and for any person or entity that they appoint to represent them.

Failure to keep in contact or failure to repay

- It is the customers responsibly to make payments as per the agreed payment arrangements.

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- If we agree to a payment arrangement and it is not kept, customer’s risk suspension, termination of the service and reconnection or early termination fees may apply as per the terms of the contract.

Refusal to Pay

In the event a customer refuses to pay due to the following:

- a) The amount due is a surprise / objects to the amount or
- b) An absence of knowledge that a payment arrangement can be negotiated

If there is no evidence of financial hardship, Clear Networks will not be able to consider or assisting and we may start or proceed with debt collection / credit management process.

Financial Assistance

We also recommend that for customers that are experiencing Financial Hardship to contact a free community counsellor. Below are the details for a free financial counsellor service that can possibly assist you.

Contact	Details
Website	<p>http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor</p> <p><i>The link for this website will take you directly to a page that allows you to search for a financial counsellor by entering your area code into the search option. A list of local counsellors with their contact details will be detailed below the map.</i></p> <p>Alternatively use the number below.</p>
Phone number	<p>1800 007 007</p> <p><i>This number will automatically switch through to the service in the State or Territory closest to you.</i></p>
Opening Times	Monday to Friday 9:30am to 4:30pm

We are committed to working with our customers to seek viable solutions. Please contact our customer care team on **1300 855 215** (Mon – Frid) 9:00am to 5:30pm excluding public holiday to talk through a suitable option.