

## Financial Hardship Policy

At Southern Cross Broadband, we recognize that unexpected financial hardships can impact your ability to pay for the services you've used, and we are dedicated to providing assistance during such challenging times. We are committed to helping customers facing financial difficulties maintain access to telecommunications services and working with you to find sustainable solutions. The assistance we can offer will be tailored to your unique circumstances, and we assess and provide help on a case-by-case basis.

### Understanding Financial Hardship

We understand that financial hardship is primarily about your inability to meet financial obligations, not a reluctance to do so. It can result from various situations and may be either temporary or long-term.

The Telecommunications Consumer Protection Code defines financial hardship as a situation where you are unable to fulfill your financial responsibilities concerning our services due to factors such as illness, unemployment, being a victim of domestic or family violence, or other reasonable temporary or ongoing causes. You believe that altering the payment arrangements or other service-related arrangements would enable you to meet those obligations.

We offer a range of payment and service options to assist in these situations. If you are struggling to pay your bill or want to explore options to minimize your bill, please contact us at 1300 00 7922. Our service hours are from 8:30 am to 5:00 pm, Monday to Friday, and 10:30 am to 6:30 pm on Saturdays (AWST). All contact details are available on our website - <https://sxbb.net.au/support>.

Remember, the sooner you reach out to us, the better. Discussing your concerns with us provides an opportunity to help you manage your bills effectively.

### Our Supportive Team

We believe that everyone deserves understanding and supportive assistance during financially challenging times. Therefore, we are committed to training our staff to identify customers experiencing financial hardship and respond with empathy and compassion. Our team is dedicated to working with you to establish reasonable payment arrangements that consider your individual circumstances.

### Negotiating a Financial Arrangement

A financial arrangement is typically structured around a payment plan designed to help you repay your debt at a rate that is manageable for you. When we agree on a financial arrangement, we understand that the repayments should cover expected future service usage and gradually reduce the debt, ensuring that you do not accumulate further debt under the arrangement.

To assess your situation, we may ask you some questions about your financial hardship. We may also request supporting documentation, which can include a doctor's letter if your hardship is due to illness, a letter from a recognized financial counselor indicating your consultation with them, a severance letter from your most recent employer, or a statement of your financial position. If such documentation is necessary, we will inform you during our discussion.

We may ask you to provide recent evidence to support your claim of serious hardship. Your evidence should support your current financial circumstances. Any documents you provide should be dated within 4 weeks of supplying them.

Types of evidence can include the following:

- official eviction notice (not a warning of possible eviction due to rental arrears)
- pending disconnection of essential services, like water, electricity or gas (doesn't include mobile phone or internet bills)
- notice of impending legal action
- letter from a charitable organisation regarding loss of employment or inability to provide for basic necessities
- bank notice, for example, overdraft call or mortgaged property repossession
- overdue medical bills
- letter from a doctor verifying the inability to earn an income due to illness or caring for a sick family member
- final notice from school regarding payment of mandatory fees
- funeral expenses
- repossession notice of essential items, like a car or motorcycle.

We take many factors into account when assessing your claim for serious hardship. Providing one or more of these documents listed may not necessarily result in you being granted serious hardship status.

In some cases, these requirements may change, depending on your individual circumstances.

We will review requests for financial hardship within 5 business days of receiving all required information. If requested information is not provided, an assessment may not be possible. After reviewing your application, supporting documents, and other available information, you will be informed whether your application has been successful or not. If your application is successful, we will collaborate with you to establish a payment plan or alternative financial arrangements.

Once an agreement is reached, we will provide written confirmation via letter or email, and you have the right to request these details in writing. It is essential to inform us if your circumstances change, whether for the better or worse, during our arrangement. We do not charge for assessing your financial hardship circumstances or administering the matter.

### **Options for Maintaining Connectivity**

Recognizing that each instance of financial hardship is unique, we work with you to tailor a flexible solution that meets your needs. We understand that this solution may need adjustments over time as

your situation changes. In addition to financial arrangements or payment plans, we may explore the following options to keep you connected:

- Placing restrictions on specific services or portions of your service.
- Transitioning you to a pre-paid service.
- Offering low-cost interim options until you can resume original payments.

### **Options for Suitable Financial Arrangements**

While we discuss various options with you, common solutions that we may consider to assist you include:

- Temporarily postponing or deferring payments.
- Agreeing on an alternative arrangement plan.
- Providing discounts or waiving specific administrative fees and charges.

If you fail to adhere to the terms of our arrangement, we will take reasonable steps to contact you before taking further action. While we may suspend or disconnect your service if we have concerns about your financial situation, service disconnection is a last resort, and we will work diligently with you to avoid this outcome.

### **Financial Counselling**

If you are experiencing financial difficulties, you may benefit from seeking advice from a financial counselor. You can reach a financial counselor anywhere in Australia by calling the National Debt Helpline at 1800 007 007. This free hotline is open from 9:30 am to 4:30 pm, Monday to Friday.

Free financial counseling services are also offered by community organizations, community legal centers, and some government agencies. For example, The Salvation Army provides a free financial counseling service (visit [salvationarmy.org.au](https://salvationarmy.org.au) or call 1800 722 363).

### **Our Complaints Handling Process**

Remember that we are here to assist you. If you have any complaints or concerns you'd like to address with us, our complaints handling team is available to help you. For further details on this process and how to contact them, please refer to our complaints handling policy.