

# Financial Hardship Policy

## Hardship Process

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## Definition of Hardship

The Telecommunications Consumer Protections Code (TCP) defines financial hardship as:

*a situation where a Customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the Supplier and the Customer reasonably expects to be able to discharge those obligations if payment and/or Service arrangements were changed. Financial hardship can be of limited or long term duration.*

## Identification of a Customer Experiencing Financial Hardship

Tascom considers financial hardship a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so. Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term. To illustrate, several of the common causes are listed below.

Hardship can result from a number of factors including:

- Loss of employment by the consumer or family member.
- Family breakdown.
- Illness including physical incapacity, hospitalisation, or mental illness of the consumer or family member.
- A death in the family.
- Abuse of the service by customer (e.g. from use of 190X numbers, GPRS).
- Abuse of the service by a third party leaving the customer unable to pay the account.
- Natural Disaster.

## Reaching a Financial Arrangement

The basic principle of any agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. the customer should not be going into further debt under the arrangement). To enable this to occur, there

are options available to both Tascom and our customers to manage the use of their services. For example, we may agree to restrict access to a service, transfer a post-paid contract customer onto a pre-paid service, or bar access to certain websites.

To assist us in assessing your application for hardship assistance, we will need you to provide your account details and other personal information so that we can identify you as the account holder of the service.

Depending on the circumstances of your application, we may also require documentation in support of the information you provide to us as part of your application (eg a letter from your doctor if your hardship is due to illness). If we will require such supporting information from you, we will advise you when we discuss your application with you.

## How to find out more

### **By phone**

Hardship Inquiries: 1300 852 369

Hours of Operation: Monday – Friday 9.00 am – 5.00 pm EST

### **By Mail**

Tas Communications Pty Ltd

PO Box 974

BURNIE TAS 7320