

## Schedule B

### Summary of ALDImobile Financial Hardship Policy

#### Introduction

Some current or former residential and small business customers who are experiencing financial hardship may be entitled to special arrangements for ALDImobile bills they cannot immediately afford to pay.

We are here to help. We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances and we provide help on a case by case basis.

Depending on your circumstances, there may be options for helping to manage your financial difficulty e.g. payment plans, service restrictions and spending caps.

Eligibility is set out in ALDImobile's Financial Hardship Policy.

We do not charge for an assessment of, or subsequently for administration of, an arrangement under our Financial Hardship Policy.

Contacting us about financial hardship

You can contact our Financial Hardship Officer regarding financial hardship issues as follows:

<u>How</u>	<u>When</u>
<b>Online eSupport</b> Log in to your ALDImobile account at <a href="http://www.ALDImobile.com">www.ALDImobile.com</a> and send us an eSupport request	At any time
<b>Letter</b> Write to us at Reply Paid 89495 MEDION Australia CHATSWOOD NSW 2067	At any time
<b>Fax</b> Send us a fax to 02 9478 0291	At any time
<b>Email</b> Email us at <a href="mailto:feedback@ALDImobile.com.au">feedback@ALDImobile.com.au</a>	At any time

The Financial Hardship Officer can provide more information and a copy of our policy. You can also access it on our website.

#### Information we may require

To process a financial hardship enquiry or application, we first ask for an Application (which is attached to this Summary) that identifies you, your account, and other basic information. You must send it, and any other supporting documentation we require, to the email address, postal address or fax number above, addressed to 'Financial Hardship Officer, ALDImobile'.

We may require further documentation, depending on the nature and circumstances of your claim e.g. (if relevant):

- (a) evidence that you lost employment;
- (b) evidence that you have consulted a financial counsellor;
- (c) a statutory declaration by you;
- (d) a statutory declaration by someone familiar with your circumstances;
- (e) a medical certificate.

Our assessment of an application may be based on the information you provide or other information available to us.

If the information you provide is not sufficient for us to make an assessment, we will tell you that, and what other information is required.

If you do not provide information as requested, an assessment may not be made.

Provision of false or incomplete information may result in us cancelling any hardship arrangements.

## How we assess an application – generally

We try to be flexible, since there are many different possible circumstances. But generally:

- (a) We will check that the amount involved is not disputed. If it is, our Complaints Policy applies instead.
- (b) We'll assess whether the application meets the definition for financial hardship.
- (c) We'll consider if non-payment of amounts is reasonable in all the circumstances.
- (d) Then we'll consider whether your reason for being unable to pay falls into those relevant under our Financial Hardship Policy.
- (e) Then we'll consider whether a financial hardship arrangement could assist you.
- (f) Then we'll consider an appropriate arrangement under our Policy and the *Telecommunications Consumer Protections Code C628:2019* and propose it to you. Where possible and appropriate, we will provide you with flexible repayment options to meet your individual circumstances, including options appropriate to the ongoing management of accounts and/or liabilities where being the victim of domestic or family violence contributed to your inability to pay the debt.
- (g) We will make an assessment after you provide the last of any information or supporting documentation we reasonably require – within 7 working days if we received your application on or before 31 December 2019 and 5 working days if we received it on or after 1 January 2020.

A proposed financial hardship arrangement has no effect unless and until you accept it. If you do not accept a proposed arrangement within 10 days, it is no longer open for acceptance. (But if you do not accept in that time for good reason, we will not unreasonably refuse to extend the proposal.)

If it becomes clear to us at any time that you do not meet the criteria for arrangement or assistance, we will inform you immediately.

## Your rights and obligations if we enter a financial hardship arrangement

- (a) You, and we, must comply with an agreed financial hardship arrangement.
- (b) You may request us to give you details of the arrangement in writing, in which case we will do so.
- (c) We will not pursue credit management action over a debt while a financial hardship arrangement covering that debt is in place and you are complying with it and in other circumstances set out in our Financial Hardship Policy.
- (d) You must promptly advise us if your circumstances change during the term of the financial hardship arrangement.

Contacting your local Financial Counsellor or Consumer Advocate, who may be able to assist or advise for free

There are many financial counsellors who work in community organisations across Australia. For instance, you can

- Contact the National Debt Helpline on 1800 007 007 or at [www.ndh.org.au](http://www.ndh.org.au)
- Call 1800 686 175 to speak to a rural financial counsellor for financial counselling to primary producers, fishers and small rural businesses that are suffering financial hardship.
- Google search for “community financial counsellors”.

## Complaints

If you wish to seek a review of the outcome of a Financial Hardship application, you can do so under our Complaints Policy which you can access:

- From a link on our home page
- By requesting a copy from our Financial Hardship Officer, via one of the contact points above.



## Initial Financial Hardship Application Details

Complete this form as an initial step to be considered for a financial hardship arrangement with MEDIONmobile and send to one of the following addresses:

<b>Letter:</b> Reply Paid 89495 MEDION Australia CHATSWOOD NSW 2067
<b>Fax:</b> 02 9478 0291
<b>Email:</b> <a href="mailto:feedback@ALDImobile.com.au">feedback@ALDImobile.com.au</a>

Your Name <sup>1</sup> :	
ALDImobile account name:	
Your relationship to the account holder (select one) <sup>2</sup> :	Account holder / Authorised Representative of our customer
Your contact number:	
Your postal address:	
Your email address:	
ALDImobile invoice details your application relates to <sup>3</sup> :	
Detail of Financial Hardship (you may be requested to provide evidence to support this. Attached additional page if necessary) <sup>4</sup> :	
Do you have an existing Financial Hardship arrangement with ALDImobile? If yes, provide details including date of arrangement:	

I wish to make an application for a Financial Hardship Arrangement with ALDImobile. Please contact me regarding this:

Signature	
Date	/ /

<sup>1</sup> Note that only an ALDImobile customer, or their authorised representative, may submit this application.

<sup>2</sup> Must be in name of same person as above, unless person above is their authorised representative.

<sup>3</sup> Clearly identify each invoice that presents payment difficulties including following as applicable: name of invoiced party, date, invoice number, amount, service type.

<sup>4</sup> Refer to ALDImobile Financial Hardship Policy for information on qualifying circumstances