



Red Broadband

Financial Hardship

The Telecommunications Consumer Protections Code TCP-C628_2015 defines Financial Hardship as follows:

(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.

Financial Hardship may be caused by a number of different factors, these include:

- (a) Illness
- (b) Unemployment
- (c) Injury
- (d) death of a family member or
- (e) any other reasonable cause.

Red Broadband considers that financial hardship is a state involving the customer not being able to pay their bills rather than an unwillingness to do so.

This policy applies to residential accounts held with Red Broadband.

Contact us

Our staff can assist to alleviate the stress in times of genuine financial hardship. Our team are specially trained to be able to identify and deal with customers experiencing hardship in an understanding and friendly manner.

If you believe that you may be experiencing financial hardship, then please contact one of our team members to discuss your situation further.

You can contact us on **1300 551 331** from **9am to 6.30pm on Mondays to Fridays** (excluding public holidays) and from **9am to 4:30pm on Saturdays**.

You can also email our team at support@redbroadband.com.au. If you call or email outside of our opening hours, please leave a message and we will get back to you as soon as possible.



Financial Assessment

We will assess your financial situation on an individual basis. You may be asked to provide some evidence to help facilitate our assessment of your situation. Evidence you may be asked to provide can include:

- Current employment status
- Income details
- How long the situation is expected to last
- Your service requirements (so that we may assess the possibility of changing your service plan to minimise ongoing charges)

If you are not able to provide us with the required information, we may not be able to make an assessment of your situation and provide assistance to you. Any information that you provide to us will be kept strictly confidential and your privacy is of utmost importance to us.

It may take us up to 7 business days for us to make an assessment of your situation and get back to you regarding the outcome to propose a financial agreement to you.

Financial Agreements

In cases where it has been assessed that you are experiencing Financial Hardship, Red Broadband will negotiate a payment arrangement that follows the guidelines below:

- The payment arrangement should provide a reduction in the level of debt at a reasonable rate (The customer should not be entering into any future debt under the arrangement).
- The repayments should be sufficient to cover future use of the service.
- We may offer to restrict the service level that you are receiving by one of the following means:
 - Reducing your monthly service plan
 - Implementing call barring to certain locations for customers on a VOIP service.
 - Suspending the service for a period of up to 3 months.

When we have mutually agreed on a financial arrangement, Red Broadband will not proceed with any credit management/debt collection action. Customers must keep us updated in any changes to their circumstances and/or contact details. If there are any changes in circumstance we may consider amendments to the financial agreement.

You may appoint an Authorised Representative to deal with us on your behalf. If you are wishing to do this you must fill out the "Authorised Representative" form which can be found here: <http://www.redbroadband.com.au/support/>

If the payment arrangements made under the financial agreement are not kept by the customer, Red Broadband may suspend or terminate the service and early termination fees may apply as per the customer contract.



Red Broadband

Financial Counselling

If you are experiencing financial trouble, we recommend that you contact a free financial counsellor to assist you in your time of need. The services below are in no way affiliated with Red Broadband.

Financial Counselling Hotline: **1800 007 007** (minimum opening hours are 9:30am – 4:30pm Monday to Friday). This number will automatically switch to your state or territory.

You can also find a counsellor near you by visiting this link:

<https://www.financialcounselingaustralia.org.au/Corporate/Find-a-Counsellor>

(You can enter your postcode and retrieve a list of financial counsellors offering services near you).