

# FINANCIAL HARDSHIP POLICY

## (PAYMENT ASSISTANCE POLICY)

### Financial Hardship

Financial Hardship refers to a situation where a customer is unable to discharge their financial obligations under their contract with CRISP Wireless. However, with support, assistance and guidance, the customer reasonably expects to be able to discharge their obligations if a payment plan was to be put in place and/or service arrangements are changed.

### Statement of Intention

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.

### Contact us

We encourage you to contact us if you experience any difficulties paying for our services. Ways to contact us include: by submitting a ticket via our Customer Portal; phoning our office on 6809 2100, Monday to Friday during business hours; sending a TEXT to us on our text number 0428 175 968; or emailing [support@crispwireless.com.au](mailto:support@crispwireless.com.au).

### Financial Hardship Eligibility

Grounds for financial hardship eligibility typically include:

- Personal or household illness
- Unemployment or low/insufficient income, including reduced access to income
- Being a victim of, or survivor of, domestic violence or family violence
- A change in personal or family circumstances
- A family bereavement
- Natural disasters
- Unexpected events or changes that have impacted income or expenditure, or
- Other reasonable causes

### The Process

Once you have contacted us to apply for Financial Hardship, we will assess your eligibility. To enable us to assess your application, we may request supporting documentation to conduct an assessment. This is assessed on a case-by-case basis and is more likely to be required when:

- It appears that the financial arrangement may need to be long-term.
- We consider the amount to be repaid large or significant.
- You have not been a customer for very long; or
- We reasonably believe there is a possibility of fraud.



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In support of your request, we may ask you to provide certain documents such as:

- A statement of your financial position.
- Employment information
- Income details (including any government assistance)
- List of other debts outstanding (including bills)
- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances
- Evidence that you consulted a recognised financial counsellor

We may not be able to assess your circumstances if you do not provide us with the requested information. In assessing your request, we will use the information you provide as well as any other information available to us. Once we have received all the relevant information, we will let you know within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

If you are eligible, we will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position. Where appropriate, we will discuss ways with you to limit your spend (this may include barring some service features) during the time of our arrangement and maybe thereafter.

Once we come to an agreement, we will advise outcome via an email to you. You have the right to request these details in writing. You must inform us if your circumstances change (for better or for worse) during our arrangement.

We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

### How we can help

Considering your individual circumstances, a range of options are available to help get you back on track, such as:

- Agreeing on an alternative payment plan or contract
- Reducing your current plan to one that is lower cost for the interim
- Restricting your service for the interim (including hard caps or shaping)
- Temporarily barring data top ups
- Temporarily postponing or deferring payments
- Waiving or discounting late payment fees
- Waiving or discounting cancellation fees

Service disconnection will only be used by CRISP Wireless as a measure of last resort.

### Where can I get further help?

If you need further help, we encourage you to contact a financial counsellor in your State to assist you. To find a financial counsellor close to you, you can contact the National Debt Helpline on 1800 007 007 (minimum opening hours are 9:30 am to 4:30 pm, Monday to Friday) or visit their website: <https://ndh.org.au/financial-counselling/find-a-financial-counsellor>





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If you require this Financial Hardship Policy in an alternative format, please contact us via phone or email. We will make reasonable efforts to provide the information in a format that meets your needs.

The [National Relay Service \(NRS\)](#) can help you if you are Deaf or find it hard to hear or speak to hearing people on the phone.

The [Translating and Interpreting Service \(TIS National\)](#) is an interpreting service provided by the Department of Home Affairs for people with limited English skills.

### Your Privacy

Our staff are experienced in treating matters of financial hardship with care, understanding and sensitivity, and your privacy will remain our utmost concern. All information will be kept confidential and in accordance with the privacy provisions of the *Privacy Act 1988*.

### Making a Complaint

If, for any reason, you are not happy with the outcome of your request for assistance under our Financial Hardship Policy, you can request a review of that decision by making a complaint following our Complaints Handling process.

If you remain dissatisfied with the outcome after this, you can contact the Telecommunications Ombudsman (TIO) for independent advice or external dispute resolution. The TIO can be contacted on 1800 062 058 or online at [www.tio.com.au](http://www.tio.com.au).

Please note that making a complaint under this section does not prevent you from agreeing to or arranging for Financial Hardship assistance.

