

FINANCIAL HARDSHIP POLICY

January 2018



Overview

At Harbour ISP, we understand that sometimes our customers may face unexpected circumstances that can affect their financial position. From the moment you decide to join us, we endeavour to start you on the plan that best suits your needs and budget. If your situation changes, we work with you to put a plan in place to help you manage your bill until your finances are back on track.

If at any time you have questions about your account or are experiencing financial difficulties, please do not hesitate to contact us on 1300 366 169 (8.30am-5.30pm AEST, Monday to Friday), emailing accounts@harbourisp.com.au or mailing us at PO Box 572, Mudgee, NSW, 2850.

Please note that this policy is intended to help those in a situation of financial hardship who are willing to pay their bill but unable to do so within the prescribed time. Examples of the change of circumstance which may warrant the implementation of this policy include:

- Loss of employment
- Relationship breakdown
- Injury, illness and hospitalisation
- Loss of a family member
- Natural disaster

If you're suffering from financial hardship, it's better to advise us of your problem and let us work with you to resolve it. If you do not advise us and fail to pay your bill then your account may be referred to the collections process that seeks to recover what you owe us. This may affect your future credit standing.

Financial Hardship Agreements

Our staff are trained to identify and assist customers facing financial hardship. We will work with you to develop a Financial Hardship Agreement (FHA) that will set up a timetable to pay your bill. Any FHA offered to you is intended to allow you to maintain some level of service while we work with you to meet your financial obligations.

The terms of the FHA depend on your individual circumstances. Examples of terms that may be put in place include: spend controls, restriction of service, extensions on repayment periods, partial payment instalment plans, and waiver of certain charges. The duration of the agreement will vary and may be subject to periodic review.

The FHA is intended to help you when you need it, and you have certain responsibilities to help the process. You are responsible for: acknowledging the debt and your obligation to repay it, providing sufficient information for an accurate assessment, being willing to reduce your usage to a level you're able to pay and take up relevant service options to that end, making repayments as agreed, using appropriate products, services and access levels as negotiated with us, and notifying us immediately if your financial position changes again so that the arrangement can be reviewed.

When FHA terms are agreed, we will confirm these details in writing and outline your rights, obligations and the consequences of failing to adhere to the arrangement. The arrangement cannot commence until you agree to and officially accept all the terms.

Applying for Assistance Under the Financial Hardship Policy

You can apply for assistance under this policy at any time by submitting the Financial Hardship Application Form or by calling our Customer Care team on 1300 366 169 (8.30am-5.30pm AEST Monday to Friday).

When considering your application, we will take into consideration the plan you have with us, the amount outstanding on your account, and your ability to make repayments based on your circumstances. If we deem that you qualify for assistance under this policy, we will work with you to develop and agree upon an appropriate FHA, along with a plan for your future use of our services.

Please be aware that we may require you to provide evidence of your situation and that the provision of false, incomplete or misleading information may result in us being unable to make an assessment or to cancel an active FHA. If we do require evidence, such information will be kept secure in accordance with National Privacy Principles.

You will be contacted about the result of our assessment within seven (7) working days of receipt of your application and all requested information. You will incur no charge for your application, regardless of the outcome, or for any FHA which may be entered into.

You may also wish to seek advice from an external financial hardship counsellor. More information about this service and where to find an appropriate counsellor is available via the **Australian Competition and Consumer Commission and Financial Counselling Australia**.

QLD	Financial Counselling Services of QLD	(07) 3257 1957
NSW	Credit and Debt Hotline	1800 808 488
ACT	Care Financial Counselling	(02) 6257 1788
VIC	Consumer Credit Card Service	(03) 9602 3800
TAS	Anglicare Financial Counselling	1800 243 232
SA	Uniting Communities Financial Counselling	(08) 8202 5180
WA	Financial Counsellors Resource Project	(08) 9221 9411
NT	Anglicare Financial Counselling	(08) 8985 0000

Financial Hardship Agreement Termination

A FHA will have a set and agreed date whereby it will terminate providing the account has been paid up to date. You may choose to terminate the agreement prior to this time should your situation change.