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### **Disclaimer**

This statement does not represent legal advice. If you have any queries about your obligations, you should seek your own independent legal advice.

Read this policy carefully before accessing Interactive Gateway Australia ("Interactive Gateway") or Access Digital Networks ("Access Digital") network, systems or services.

### **1.0 Purpose**

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This Policy outlines the obligations of each party in regards to the Financial Hardship Policy

### **2.0 Responsibility**

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This Financial Hardship Policy applies to all customers that obtain Services from Interactive Gateway or Access Digital. As part of your agreement you have an obligation to comply with this Policy if seeking financial support.

It is important for you to note that any failure to comply with this Policy, including by any person or system you allow to use the Service, may lead to the suspension or termination of your Service/s and or legal action.

### **3.0 Hardship**

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Financial Hardship is a term used to describe a situation where a person is unable to meet their financial commitments due to one or more factors contributing to their financial position. Common contributing factors include:

- Injury or illness
- Domestic violence
- Unemployment / reduction of income
- Death in the Family
- Family breakdown
- Natural disaster

If you are having a problem paying your invoice, or you wish to discuss options available to you to minimise your invoice impact, call Customer Service today on **1300 326 332**

#### **Monday – Friday**

8:00am - 5:15pm ACST

If you do require time to pay an outstanding amount, agreeing to a payment plan and sticking to it can help prevent disconnection or restriction of your service. Disconnection of your service is used only as a last resort, and we will endeavor to work with you to ensure this does not happen.

To assist us in establishing the level of support you require, dependent on your individual circumstance, we may request supporting evidence, including, but not limited to:

- a) Documentation such as a statutory declaration from a person familiar with the your circumstances (family doctor, clergy, bank officer, etc);
- b) Evidence of you having consulted with, and/or being accompanied by a recognised financial counselor or a booking to see a financial counselor.

Once established that you meet our financial hardship criteria, we will agree upon a suitable arrangement with you. You will need to make sure you are committed to payment arrangement. We may require a variation to your plan to reduce your future commitments while the hardship arrangements are in place.

#### **Your responsibilities**

1. You'll provide us with enough information for both of us to agree upon a reasonable payment arrangement.
2. You will accept the variation of your plan that we negotiate with you.
3. If you experience any further financial difficulty, you'll tell us immediately and we will review your situation.

#### **Our responsibilities**

1. We will confirm that you are the person who is legally liable to pay the debt.
2. We won't take credit management action while financial hardship arrangements are being discussed with you.
3. If varying your plan forms part of our agreement with you, we will ensure that access is limited as agreed and that the limits are explained.
4. We will monitor your compliance with the financial hardship arrangement and not change the terms of the arrangement if you are meeting those terms.
5. Only our collections department can take action on financial hardship matters.