

# FINANCIAL HARDSHIP POLICY

OWN Internet – Current: 30<sup>th</sup> January 2025

If you have any queries surrounding this document, please contact our team on 1300 886 832 or email [info@owninternet.au](mailto:info@owninternet.au). Any printed version of this document is considered out of date at the time of printing.



## **We're here to help!**

A core value we hold strongly in our team is to ensure we do everything we can to help our customers!

We acknowledge that there are instances when meeting your financial obligations can pose challenges, whether they be temporary or enduring in nature. At OWN Internet, we are steadfast in our dedication to assisting every customer confronting financial difficulties in preserving their access to internet and phone services. We are resolute in our commitment to collaborating with them to identify a lasting solution.

Depending on your unique circumstances, we offer flexible solutions that may encompass tailored payment plans or additional forms of support. Our primary objective is to ensure that you stay connected, while easing the burden that financial hardships may bring.

## **How do I arrange a payment plan?**

You don't need to provide us with proof, you just need to make contact with our friendly accounts team who can assist you in getting setup on a payment plan.

## **What support can OWN Internet offer you?**

Depending on your circumstances, we may offer:

- Other options to keep you connected, including spend controls, service restrictions and temporary plan downgrades (without additional charge).
- Other financial arrangements including temporarily postponing or deferring payments (outside of MSA), agreeing on an alternative arrangement, plan or contract including discussing pre-paid services, and waiving of late fees.

You can discuss these options with one of our accounts team by phone on 02 6009 0284 (Monday to Friday, 9am-6pm AEST).

## **Am I eligible for other support?**

To assess if you are eligible for other support, we may ask you to supply information via a secure delivery method, such as:

- A statutory declaration or official written communication from a person or support group familiar with your circumstances.
- Evidence that you have consulted with a recognised financial counsellor.
- A statement of your financial position

We may not be able to assess your circumstances if you don't provide us with this information. However, we also understand that sometimes you may not be able to provide documents. Discuss your circumstances with our team as best you can so we can better assess supports that we can provide.



## How does this process work?

Once any information has been received, we will assess your circumstances and advise you within 5 working days if we can help.

If you are eligible, we will:

- Work with you to find a sustainable arrangement, then
- Confirm the arrangement via email to you, then
- Ask for your agreement.

The arrangement will not start until you agree to it. You must inform us if your circumstances change during our arrangement.

We do not charge for assessments or administrative costs associated with Financial Hardship assistance.

## Finding a financial counsellor

You can talk to a financial counsellor via 1800 007 007 (National Debt Helpline). This number will switch through to the service closest to you.

You can also find the financial counselling service nearest to you by visiting [www.ndh.org.au/financial-counselling/find-a-financial-counsellor/](http://www.ndh.org.au/financial-counselling/find-a-financial-counsellor/)

## More information

For more information, please call our service team on 1300 886 832 (Monday-Friday 9am-6pm AEST)