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## FINANCIAL HARDSHIP POLICY - SUMMARY

FuzeNet Pty Ltd (**FuzeNet**) is committed to enabling customers, who may face financial difficulties, to maintain their connection to broadband Internet services. This summary will explain how FuzeNet's Financial Hardship Policy may assist You if You are experiencing Financial Hardship.

**Financial Hardship** is a situation where You are unable, because of illness, unemployment or other reasonable cause, of short or long duration, to pay Your financial obligations to FuzeNet, such as the fees which arise under Your Customer Service Agreement for broadband Internet services, and You also expect that if the arrangements for payment and/or delivery of Internet services were changed, You would be able to meet those financial obligations.

Financial Hardship is a genuine inability, and not a mere unwillingness, to meet financial obligations. Financial Hardship is where things have gone wrong, and You need help. For example: a loss or extended interruption of employment, illness, injury, hospitalisation or physical incapacitation, or a death in Your close family, which requires that You assume additional responsibilities, the effect of external events including natural disasters, fire, flood, storm, or events beyond Your control, such as family violence or family breakdown, or an abuse (eg use of masses of data) of Your Service by someone else which leaves You unable to pay the account.

If You believe that You are affected by genuine Financial Hardship You may ask FuzeNet for assistance. Or FuzeNet's Customer Service team may identify that you may be affected by Financial Hardship and may ask You if You require assistance.

FuzeNet will then conduct an assessment of Your individual and financial circumstances and determine if You are eligible for assistance. To make this assessment FuzeNet may need to ask You whether Your situation is temporary or ongoing, and about Your financial circumstances, Your income and expenses and the types of telecommunications services that You and Your family need.

FuzeNet's Customer Service Team will then work with You to find a solution to help You stay connected and manage the payment of any FuzeNet invoices which may be outstanding or expected.

If you are facing financial difficulty and wish to obtain advice from a **community financial counsellor** You can ring from anywhere in Australia on 1800 007 007 (Mon – Fri 9.30am – 4.30pm AEST). Or You can visit the **National Debt Helpline** at [www.ndh.org.au](http://www.ndh.org.au)

Please contact FuzeNet to talk about any difficulties with Your financial obligations to FuzeNet, or a situation of Financial Hardship by contacting **FuzeNet's Customer Service Team** - Phone - 1300 881 917 – Email: [accounts@fuzenet.net.au](mailto:accounts@fuzenet.net.au) – 9am – 5pm Monday to Friday - Sydney time.

For more details about how FuzeNet may assist You if You believe You are facing circumstances which constitute Financial Hardship, and what information You will be required to provide to FuzeNet to enable an assessment to determine eligibility for assistance, please consider the FuzeNet Financial Hardship Policy – [Financial Hardship Policy](#)