

Financial Hardship Policy

Financial Hardship

The Telecommunications Consumer Protections Code (TCP Code) defines financial hardship as:

“a situation where:

- a. a Customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment or other reasonable cause; and*
- b. the Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the supplier to the customer are changed.”*

FuzeNet's Financial Hardship Policy applies where on the one hand, you are unable to meet your financial obligations to us through reasonable cause and, on the other hand, you believe you will be able to meet these obligations if your arrangements with FuzeNet are changed.

If you are simply experiencing temporary payment issues, you may not be eligible to invoke this policy.

Causes of Financial Hardship

Financial Hardship is characterised as a customer's inability, as opposed to unwillingness, to pay bills. There are a variety of long and short term circumstances that lead to this; commonly cited causes are as follows:

- Illness (to you or a family member): physical incapacity, hospitalisation, mental illness etc.
- Loss of employment (by you or a family member)
- Family breakdown
- Death in the family
- Natural disasters

Contact Us

We encourage you to contact us at accounts@fuzenet.net.au if you experience any difficulties paying for our services. We will discuss your circumstances and let you know if you qualify according to our criteria; we may also need further information/documentation to make this assessment.

You can call us on 1300 881 917 to discuss financial hardship matters between the hours of 9AM and 5PM (AEST) on weekdays.

The Process

When assessing your eligibility for Financial Hardship, we will be taking into account matters such as:

- a. The nature, extent or duration of your financial hardship;
- b. The amount of any current debt to FuzeNet
- c. The nature of the service you require from FuzeNet; and
- d. Your ability to make payments to reduce a current debt and to meet any ongoing financial obligations to FuzeNet

As such we may request that you provide certain documents such as:

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

We may not be able to make an assessment of your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we received all required information, we will let you know within 7 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 means with you that will limit your spend during the time of our arrangement and thereafter. This may include call barring, service restrictions and plan changes (where possible).

Once we come to an agreement we will put this in writing via letter or email to you. You must inform us if your circumstances change (for better or worse) during our arrangement.

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

Financial Counselling

You can contact a financial counsellor by phone from anywhere in Australia on 1800 007 007 (minimum opening hours are 9:30AM – 4:30PM Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Alternatively, you can find the financial counselling service nearest to you by visiting the below links:

<http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>

<https://www.afsa.gov.au/debtors/get-help/financial-counsellors>

<https://salvos.org.au/need-help/financial-assistance/financial-counselling/>