

Financial Hardship Policy



vocal  TM

100% Aussie Telco since 2003

OUR FINANCIAL HARDSHIP POLICY EXPLAINED

At Vocal, we know that sometimes our customers may face unexpected circumstances that can affect their financial position. From the moment you decide to join us, we endeavor 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.

Firstly, we offer you a number of ways to stay on top of your spend with us. Some of these measures include alerting you when you reach 50, 85 and 100 percent of your usage allowance and providing you with access to online self-help tools to keep an eye on your usage and unbilled spend.

We also provide our staff with training so that they are able to identify customers who may be experiencing financial hardship. If we believe a customer may require assistance, we will contact them. Our staff will always ensure that your personal privacy is maintained while trying to help you manage any hardship you may be facing.

If at any time you have questions about your account or are experiencing financial difficulties, please do not hesitate to contact us by calling **1300 796700** during normal business hours.

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, and; natural disaster.

If you are suffering financial hardship it is 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 ARRANGEMENTS

At Vocal, staff are trained both to identify and to assist customers facing financial hardship. We will work with you to develop a Financial Hardship Arrangement that will set up a timetable to pay your bill. Any Financial Hardship Arrangement 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 a Financial Hardship Arrangement depend on your individual circumstances. Examples of terms that may be put in place include: spend controls; restrictions to service; extensions on repayment periods; partial payment instalment plans, and; waiver of certain charges. The duration of arrangements will vary and may be subjected to periodic review.

Financial Hardship Arrangements are 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 are 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 Financial Hardship Arrangement terms are agreed, we will confirm these details to you in writing and also outline your rights, obligations, and the consequences of failing to adhere to the arrangement. The arrangement cannot commence until you have agreed to and officially accepted all of the terms.

APPLYING FOR ASSISTANCE UNDER THE FINANCIAL HARDSHIP POLICY

You can apply for assistance under this policy at any time by submitting the online Financial Hardship Application Form or by calling a Customer Support on **1300 796700** during normal business hours.

When considering your application, we will take into consideration the plan that 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 the Financial Hardship Policy, we will then work with you to develop and agree upon an appropriate Financial Hardship Arrangement, along with a plan for your future use of our services.

Please be aware that we may require you to provide us with 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 Financial Hardship Arrangement. 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 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 Financial Hardship Arrangement 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.

FINANCIAL HARDSHIP ARRANGEMENT TERMINATION

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

If you fail to adhere to the terms of the arrangement, we may terminate it early. We will endeavor to contact you via phone, SMS or email and if no contact is made, we will send you a letter. If you do not contact us within 7 days of the date of that letter, your account will go to collections.

CONTACT INFORMATION

If you require further information regarding Vocal's Financial Hardship Policy, you can contact Vocal™ Customer Service Centre on:

Telephone: **1300 796700**

Vocal Channels Pty Limited
PO Box 1020
Surry Hills NSW 2010

Questions about the Financial Hardship Policy should be sent to us at info@vocal.com.au



Retail Service Provider of



1300 796 700 | www.vocal.com.au

Vocal Channels Pty Limited
(ABN 44 131 307 858) PO Box 1020, Surry Hills NSW 2010

vocal

Hours: 9am - 6pm AEST Mon - Fri
support@vocal.com.au