

Financial Hardship is a situation where a customer is unable to discharge their financial obligations in relation to our services due to reasons like illness, unemployment, being a victim of domestic violence, or other reasonable temporary or ongoing causes. However, the customer believes they can discharge these obligations over time with altered payment arrangements or service provisions. At Callnet, we prioritize our customers. We understand that financial hardships can be temporary or long-term. Our goal is to help you maintain your telecommunications access and find a sustainable solution. Every situation is unique, so our support is provided on a case-by-case basis.

Get in Touch

If you're facing difficulties in making payments, the first thing to do is get in touch with our team through one of the following ways:

- Phone: (03) 6449 8888 Monday to Friday from 9am-5pm AEDT
- Email: [Subject Line: 'Financial Hardship'] financialsupport@callnet.com.au
- Online: www.callnet.com.au
- Mail: Attn: Callnet Financial Support, 8 Devon Street, South Burnie TAS 7320

Options for assistance Listed below are some options available to us to assist you with your management of Financial Hardship as it relates to your use of telecommunications services. Which (if any) option/s we offer you will depend on the outcome of our assessment of your Financial Hardship and what is most appropriate in the circumstances.

Options to keep you connected include:

- Spend controls;
- Restriction of service, in respect of overall or specific services;
- Low cost interim options until the Customer can continue with original payments.

Options for suitable financial arrangements include:

- Temporarily postponing or deferring payments (for a longer period than would typically be offered to Customers requesting an extension outside of Financial Hardship arrangements);
- Discounting or waiving of debt;
- Waiving late payment fees; or
- Waiving cancellation fees.

Required Information

To enable us to assess your Financial Hardship under this policy, we may ask you to provide information such as:

- The arrangement appears long-term.
- The amount to repay is significant.
- You're a new Callnet customer.
- We suspect potential fraud.

Examples of documents:

- A statutory declaration from someone familiar with your financial situation.
- Evidence of consultation with a recognized financial counsellor.
- A statement of your financial position.

What Happens Next?

After we've collected all necessary details, we'll evaluate your Financial Hardship request based on your specific situation. Within 5 business days, we'll inform you if you qualify for assistance as per our policy.

Should you qualify, we'll work with you to devise a feasible financial plan to ensure you stay connected. If you'd like a written explanation of the proposed Financial Hardship terms, just let us know, and we will be more than happy to provide it.

Upon your confirmation of the Financial Hardship terms, we'll send you a letter or email in the next 5 business days detailing the arrangement, outlining your rights and responsibilities, and indicating the period or review date of the agreement.

It's essential to note that the Financial Hardship plan will only begin after you confirm your acceptance. If there's any change in your financial situation, be it improvement or deterioration, please keep us updated. Accordingly, we may reassess the terms of our agreement.

Rest assured, there will be no charges for evaluating your Financial Hardship request or managing the agreed arrangement.

Finding a financial counsellor

In addition to contacting us, we urge you to engage the assistance of a financial counsellor. You can talk to a phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm 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: <http://www.ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor>

Complaints Handling

Unsatisfied with your Financial Hardship application's outcome? Contact our complaint department through our website's complaints handling process. We pledge to address complaints in line with the ACMA guidelines, ensuring your concerns are met professionally.

