



FINANCIAL HARDSHIP POLICY

Definition of Financial Hardship

Financial Hardship is when a Customer, or former Customer, is willing but unable to meet their contractual debt obligations because of unexpected events or unforeseen changes that impacts cashflow, for example: Changes in income or expenditure, changes in employment status (such as losing a job or having hours reduced). Financial Hardship can be of limited or long term duration.

Individuals:

A person is considered to be in Financial Hardship when they would be left unable to provide for themselves, their family or other dependents in the following:

- Food
- Accommodation
- Clothing
- Medical Treatment
- Education
- Other basic necessities

Factors contributing to Financial Hardship generally include family tragedy, financial misfortune, serious illness, impacts of natural disaster and other serious or difficult circumstances.

Businesses:

Financial Hardship can also apply to businesses and is associated with:

- Business Closure
- Disconnection of an essential service
- Repossession of a vehicle used for business purposes
- Imminent legal action pending for non-payment of debts
- Period of review limitations
- Court Orders
- Settlements
- Other necessities for the business or people the business is responsible for

Evidence of Financial Hardship

In order for blueSkyTel to apply this Financial Hardship Policy, we must undertake an assessment to ensure that the Customer, or former Customer, meets the requirements of experiencing Financial Hardship in the above Definition. It is at our sole discretion whether or not to apply this Policy.

We encourage our Customers, or former Customers, to provide us with recent third party evidence to confirm Financial Hardship, such as the following:

Individuals:

- Official Eviction Notice (not a warning of possible eviction due to rental arrears)
- Pending disconnection of essential services e.g. Water, Electricity, Gas
- Notice of impending legal action
- Bank Notice e.g. Overdraft call or mortgaged property repossession
- Overdue Medical Bills
- Letter from Doctor verifying the inability to earn an income due to illness or caring for a sick family member
- Funeral expenses
- Repossession Notice of essential items e.g. Car

Businesses:

- Current Bank Notices, e.g. Overdraft call
- Official Eviction Notice
- Disconnection Notice
- Repossession Notice
- Notice of impending legal action
- Staff Pay Records
- Contract payment schedules
- Legal documents



Customers, or former Customers, may ask blueSkyTel to deal with a Financial Counsellor on their behalf but must either be present or have provided prior authority for us to speak directly to the Counsellor. Please contact us for further information.

Customers, or former Customers, who have chosen to transfer all of their services to another provider but still have an outstanding balance with blueSkyTel are ineligible for participation in our Financial Hardship Policy.

Reaching a Financial Arrangement

Once we agree the Customer, or former Customer, is experiencing Financial Hardship, we may at our discretion agree to a temporary Financial Arrangement which is different to the terms which were originally contractually signed for and applied.

The basic principle of any agreed Financial Arrangement for Financial Hardship is that the repayment made by the Customer, or former Customer, should be sufficient to cover expected future use of the services (as adjusted to ensure the Customer's, or former Customer's, financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. the Customer, or former Customer, should not be going into further debt under the Arrangement).

Who to Contact to discuss the Financial Hardship Policy

Amanda Jane – Account Manager, blueSkyTel

08 6311 5516

finance@blueskytel.com.au

Office Hours: Monday-Friday, 8am-5pm WA Time.

Community Financial Counsellor

Please use the Website Link below to locate contact details of your local Community Financial Counsellor who can help you deal with financial difficulty matters.

www.financialcounsellingaustralia.org.au

Summary

blueSkyTel's Financial Hardship Policy may assist our Customers, and former Customers, when they have indicated to us that they are experiencing Financial Hardship or when we consider the Customer, or former Customer, to be eligible for the Policy.

We are able to offer flexible Repayment Plans at a rate agreed upon between us and the Customer, or former Customer. Please note that this may involve a restriction of Services during this time.

For us to make an assessment of whether the Customer, or former Customer, is deemed eligible for Financial Hardship under our Financial Hardship Policy, we may require the Customer, or former Customer, to provide recent third party evidence.

The assessment will be undertaken in a fair and timely manner once all documentation requested has been received. The Customer, or former Customer, will be informed of the expected timeframe for blueSkyTel to make the assessment, which will be within 7 Working Days after receipt of the final information requested. The provision of false or incomplete information may result in blueSkyTel cancelling any Hardship Arrangements. The Customer, or former Customer, will be immediately informed if assistance will not be given where it is clear that the Customer, or former Customer, does not meet assistance criteria.

Customers, or former Customers, will not be charged for Financial Hardship Assessments.

Arrangements will be reviewed if the Customer, or former Customer, notifies us that their circumstances have changed.