



## **Financial Hardship Policy**

BigAir Group is committed to giving consideration and assistance to customers who are experiencing financial hardship. BigAir Group has developed a financial hardship policy that outlines what financial hardship is and how we can assist those customers who are experiencing financial hardship.

If you are a residential customer or a small business customer and are experiencing financial hardship, this policy may apply to you.

Financial hardship involves an inability, rather than unwillingness, to pay invoices. Financial hardship can result from a number of unforeseen factors including loss of employment, family breakdown, illness or death of a family member and involves a temporary increase in financial commitments.

For customers suffering financial hardship, BigAir Group may be able to assist in a range of ways, including by entering into a payment arrangement plans, delaying the cancellation of a BigAir Group account or the forwarding of customer's details to a credit reporting agency, or postponing listing personal details on a credit database that may make it difficult for customers to obtain credit in the future. BigAir Group may require supporting documentation in relation to a customer's situation.

## **Payment Options**

A customer experiencing hardship can be asked to enter into a payment arrangement plan. In this instance a customer in consultation with BigAir Group will be asked to nominate an amount they can reasonably afford to pay on a regular basis. The payment arrangement plan will take into consideration the customer's financial situation and what the customer can afford to pay. Customers who are placed on a payment arrangement plan must renegotiate the amount of their arrangement if there is a change in their circumstances.

A customer who is experiencing genuine financial hardship will not have his or her service disconnected, and will not face recovery action, as long as the customer continues to make payments according to the agreed payment arrangement. However, BigAir Group's Hardship Policy will cease to apply when a customer fails to meet their agreed payment arrangements and the customer does not contact BigAir Group to review their payment options.

## **Managing your claim**

We may ask you to submit evidence to us to support your claim. Please refer to the section in this policy that lists types of evidence that we may ask from you.

- We will take into account your circumstance and financial position to reach a financial arrangement that is suitable to both parties.
- Payment arrangements will be made with the view to cover any future use and reduce your debt.



- We may suggest that some or all of your services be restricted to prevent you falling further in debt whilst the arrangement is in place. We will attempt to contact you if this action becomes necessary and has not been discussed with you.
- We will send you written confirmation of the agreed arrangement if you request us to do so.
- We will attempt to contact you both by telephone and email should the arrangement not be kept by you prior to taking further credit management action.
- If you require us to review your arrangement due to a change in your circumstance we will do so.
- Whilst your payment arrangement remains in place we will not report your debt to a Credit Reporting Agency.

### **Your responsibilities**

- You must make the agreed payments on the agreed dates.
- You must show a willingness to reduce usage to a minimum during the term of the financial arrangement
- You will contact us within 48 hours of an agreed payment date if you are unable to keep your commitment.
- You will contact us to advise us if your circumstance has changed favourably or unfavourably during the term of the arrangement.
- You will act promptly and honestly at all times throughout the course of this arrangement.

### **Termination of the arrangement**

- In the event the arrangement is not adhered to and we have not been contacted by you, we will take reasonable steps to contact you or your authorised representative before taking further action.
- The arrangement will be considered terminated after this time and full credit management action will resume.
- In the event that you choose to cancel your account with BigAir Group, the arrangement will no longer be valid and normal credit management action will apply.
- Failure to make the agreed payments on a regular basis may be viewed negatively and result in termination of the arrangement.

### **Required documentation to support your claim**

BigAir Group may ask for any of the below types of evidence to support your claim of financial hardship:

- Statement of financial position
- Evidence that you have engaged a financial counsellor or evidence of a pending



- appointment to see a financial counsellor.
- Statutory Declaration from a person that is familiar with your situation. (Family Doctor, Clergy, Bank Officer, etc.)
  - Medical certificates from treating specialist or other medical professionals.

### **Financial Counsellors**

The contacts below may be of assistance to you for your state or territory:

#### **ACT**

Care Financial Counselling Service – 02 6257 1788

#### **New South Wales**

Credit and debt Hotline – 1800 808 488

#### **Northern Territory**

Anglicare Financial Counselling Service – 08 8948 2700

#### **Queensland**

Financial counsellors Association of Queensland – 07 3321 3192

#### **South Australia**

Uniting Care Wesley Adelaide – 08 8202 5180

#### **Tasmania**

Anglicare Financial Counselling Service – 1800 243 232

#### **Victoria**

Consumer Affairs Victoria – 1300 55 81 81

#### **Western Australia**

Financial Counsellors Resource Project – 08 9221 9411