

## Financial Hardship Policy

At ZettaNet we understand that circumstances will arise outside of your control that will put a temporary strain on your financial situation. In such situations, customers are able to request a **Financial Hardship Assessment** in order to help with the repayment of the monies due to ZettaNet.

### Definition of Financial Hardship

Our definition of Financial Hardship is a situation where a Customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the Supplier and the Customer reasonably expects to be able to discharge those obligations if payment and/or Service arrangements were changed. Financial hardship can be of limited or long term duration.

### Identification of Financial Hardship

Financial hardship involves an inability of the customer to pay bills, rather than an unwillingness to do so. Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term.

Some causes of Financial Hardship include, but are not limited to:

- Loss of employment of the customer or family member
- Family breakdown
- Illness, including physical incapacity, hospitalisation, or mental illness of the customer or family member
- A death in the family
- Other factors resulting in unforeseen change in the customer's capacity to meet their payment obligations, whether through a reduction in income or through an increase in non-discretionary expenditure.

In some cases we may ask for supporting documentation to be submitted by the customer. This information can include:

- Documentation such as a statutory declaration from a person familiar with the customer's circumstances (family doctor, clergy, bank officer, etc.); or
- Evidence of the customer having consulted with, and/or being accompanied by a recognised financial counsellor or a booking to see a financial counsellor.

### Reaching a Financial Arrangement

The basic principle of any agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt (i.e. the

customer should not be going into further debt under the arrangement). As part of the agreement we may ask you to:

- Acknowledge the debt and the obligation to repay the debt
- Provide sufficient information for both parties to ascertain what is a reasonable payment arrangement
- Indicate a willingness to reducing usage to a level that you are able to pay and take up relevant service options to that end
- Make repayments as agreed
- If any further financial difficulty is experienced, immediately notify ZettaNet so that the arrangement can be reviewed.

### Changes to help with Hardship

There are a number of options that should be considered in order to better manage your account while remaining connected. Some of these are:

- Call barring (international / national / mobile)
- Changing your plan
- Monitoring your service usage

### Termination of the Agreement

Failing to adhere to the terms of the arrangement, and not contacting ZettaNet to re-negotiate, ZettaNet will take reasonable steps to contact the customer or their authorised representative (e.g. financial counsellor) before taking further action.

### Further Information

For further information regarding the ZettaNet Financial Hardship Policy please email [accounts@zetta.net.au](mailto:accounts@zetta.net.au) or call us on 1300 139 550. You may also mail us at **Level 6, 10 William St Perth WA 6000.**

### Financial Counselling

There are a number of Financial Counselling organisations around Australia that can assist you in managing your finances. To find out more please call **1800 007 007**. This is a free hotline operates between 9:30am and 4pm Monday to Friday. You may also refer to the [Money Smart](http://www.moneysmart.gov.au) website.