

Definition of Hardship

The TCP Code defines Financial Hardship to mean a situation where:

- a) a customer is unable to discharge the financial obligations owed by the customer under their customer contract or otherwise discharge the financial obligations owed by the customer to a supplier, due to illness, unemployment or other reasonable cause; and
- b) the customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of telecommunications products by the supplier to the customer are changed.

However, the situation defined in the TCP Code may not be the only reason a customer cannot discharge their financial obligations. Other reasons may include:

- the customer is experiencing temporary financial difficulty due to a number of competing financial commitments that fall due at the same time, restricting their ability to meet existing financial commitments in a timely manner;
- the customer may face financial hardship as a result of family violence; and
- the customer is experiencing entrenched financial hardship due to ongoing physical, mental, economic or cultural barriers that limit their ability to manage their financial commitments.

Identification of a Customer Experiencing Financial Hardship

Click Broadband considers financial hardship a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so. Customer hardship can come about from a variety of situations and can result from many factors including:

- Loss of employment by the consumer or family member.
- Family breakdown.
- Family Violence
- Illness including physical incapacity, hospitalization, or mental illness of the consumer or family member.
- A death in the family.
- Abuse of service by a third party leaving the consumer unable to pay the account.
- Natural Disaster.

Financial Counsellors

For a current list of community financial counselling services consult the Financial Counselling Australia [website: www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au) or if you are experiencing financial difficulty, you can also contact a free and independent financial counsellor on 1800 007 007.

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 consumer'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 consumer should not be going into further debt under the arrangement). To enable this to occur, there are options available to Click Broadband and our customers to manage the use of their services. For example, we may agree to restrict access to a service, or bar access to certain call types.

To assist us in assessing your application for hardship assistance, we will need you to provide your account details and other personal information so that we can verify you as the account holder of the service. Depending on your circumstances of your application, we may also require documentation in support of the information you provide to us as part of your application (i.e. a letter from your doctor if your hardship is due to illness). If we will require such supporting information from you, we will advise you when we discuss your application with you.

How to Find Out More

By Phone

Hardship Inquiries: 1300 254 255

Hours of Operation: 9am to 10pm (AEST), 7 days

By Post

Click Broadband Financial Hardship Team

PO Box 107, Chatswood NSW 2057