

Financial Hardship Policy

Introduction

At Breeze Connect, we are committed to assist any of our customers experiencing financial hardship, whether temporary or long-term, to stay connected. Any help we can give will depend on individual circumstances, and we provide help on a case-by-case basis.

What is Financial Hardship?

Financial Hardship is when a customer wants to pay their bill but is unable to do so due to a temporary or ongoing cause but where the customer expects to be able to get back on track if payment arrangements are changed.

Are you having trouble paying your bill?

If you or your business are struggling financially due to temporary circumstances, we may be able to help you by coming to a payment or other arrangement that suits your needs. There may be other reasons why you can't pay your bill – so it is important to contact us as soon as possible so that we can assist.

Some things to consider before contacting us

In this document we outline some of the ways that we may be able to assist our customers in Financial Hardship. Before you contact us, consider which one might be best for your circumstances. If this involves a payment plan, work out how much you can afford to pay and why. Having this information readily available will help us reach a solution that meets your needs as soon as possible.

We might contact you first if we think you need some help

Sometimes we might suspect a customer needs some help based on information we have. We may contact you to talk about options available to you on a case-by-case basis.

Contacting us

You can contact Breeze Connect using any of the methods outlined below.

Give us a call

Call us on **1300 127 339** (or **+61 8 7078 5300** if you're overseas). We're open Monday to Friday from 9am to 6pm (Melbourne time) except for national public holidays.

Send us an email

You can contact us via email at help@breezeconnect.com.au.

Use our online form

You can contact us by filling out our online contact form at breezeconnect.com.au/contact-us.

Write to us

You can contact us via post by addressing your letter to: General Manager, Breeze Connect, 165-187 Franklin Street, Adelaide SA 5000.

How we review your request

Once we have the required information, we will advise you within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

We may ask you for some information

When assessing your eligibility for Financial Hardship, we may request supporting documentation to conduct an assessment in the following cases:

- Financial arrangement will need to be long term.
- The amount to be repaid is large or significant;
- The Customer has not been Breeze Connects Customer very long; or
- Reason to believe there is a possibility of fraud.

If you satisfy one of the above criteria, we may ask you to provide certain documents such as:

- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances;
- Evidence that you have consulted a recognised financial counsellor; and
- Income or Expenditure assessment on Centrelink

Reaching a financial agreement

Once we reach an agreement, Breeze Connect will put this in writing via letter or email to you. You have the right to request these details in writing. You must inform us if your circumstances change (for better or for worse) during our arrangement.

We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

If you are eligible, Breeze Connect will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position.

Where appropriate we will discuss means with you how to limit your spend (this may include barring some service features) during the time of our arrangement and thereafter.

Solutions we can offer

If you are experiencing Financial Hardship, there are a few options that Breeze Connect can offer you depending upon your circumstances.

If you wish to stay connected with us, some options include:

- Short or long-term payment arrangements;
- Waiving late payment fees;
- Applying controls to limit account spend;
- Applying restrictions/barring to accounts to prevent all or specific types of usage;
- Providing lower-cost interim options until you can continue with original payments.

Financial counselling service

You can talk to a phone financial counsellor or a consumer advocate who deals with financial difficulty matters 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.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>.

We're here to help

You can call us on 1300 127 339 (between 9am and 6pm Melbourne time, Monday to Friday excluding national public holidays) or send us an email at help@breezeconnect.com.au. If you need to contact us while overseas you can call +61 8 7078 5300.

Complaints and disputes

If you are dissatisfied with the handling of your request please let us know so we can try to fix it. If we are unable to resolve your issue to your satisfaction please visit breezeconnect.com.au/complaints for more details about our dispute resolution process.

Further investigation

If we still cannot resolve your complaint to your satisfaction, you can contact the Telecommunications Industry Ombudsman (TIO). The TIO will only investigate complaints if you have already attempted to resolve your issue with Breeze Connect first and is an option of last resort. You can contact the TIO by phone on 1800 062 058 or by visiting tio.com.au/contact-us.