

ONEseniors reserves the right to change this Financial Hardship Policy at any time and notify you by posting an updated version of the Policy on our website. The amended Policy will apply between us whether or not we have given you specific notice of any change. We encourage you to review this Policy periodically because it may change from time to time.

1. ABOUT THE POLICY

- 1.1. You may be experiencing Financial Hardship when you are unable to meet the financial obligations of your agreement with ONEseniors for reasonable causes over a limited or long period of time.
- 1.2. the objective of ONEseniors financial hardship policy is to give you assistance and to change your payment and/or service arrangements so that your payment obligations to us can be met
- 1.3. Reasonable causes of financial hardship may include:
 - a) Loss of employment
 - b) Family breakdown or death in the family
 - c) Illness, including physical incapacity, hospitalisation, or mental illness of the customer or family member
 - d) Natural disasters

2. CUSTOMER ELIGIBILITY

- 2.1. If you are a residential customer or a small business customer and are experiencing financial hardship, this policy may apply to you.
- 2.2. We will assess your claim for eligibility and will consider your individual circumstances as part of the assessment.
- 2.3. If you are simply experiencing temporary payment difficulty, this policy would not apply to you. Please call our customer assistants to discuss your situation.

3. HOW WE CAN ASSIST YOU

- 3.1. We have dedicated representatives that have received specialist training to assist you or your authorised representative with your Financial Hardship claim.
- 3.2. We will assess your claim, discuss your payment and service options with you and aim to reach a reasonable outcome.
- 3.3. In addition to contacting us, we urge you to engage the assistance of a financial counsellor. We are aware that there are sometimes waiting lists to see financial counsellors so in the interim you may be asked for documents to substantiate your claim.

4. MANAGING YOUR CLAIM

- 4.1. We may ask you to submit evidence to us to support your claim.
- 4.2. We will take into account your circumstance and financial position to reach a financial arrangement that is suitable to both you and us.
- 4.3. Payment arrangements will be made with the view to cover any future use and reduce your debt.
- 4.4. 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.
- 4.5. We will send you written confirmation of the agreed arrangement only if you request us to do so.

- 4.6. We will attempt to contact you both by telephone and letter should the arrangement not be kept by you; prior to us taking further credit management action.
- 4.7. If you require us to review your arrangement due to a change in your circumstance we will do so.
- 4.8. Whilst your payment arrangement remains in place we will not report your debt to a Credit Reporting Agency.

5. YOUR RESPONSIBILITIES

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

6. TERMINATION OF THE ARRANGEMENT

- 6.1. 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.
- 6.2. The arrangement will be considered terminated after this time and full credit management action will resume.
- 6.3. In the event that you choose to cancel your account with us, the arrangement will no longer be valid and normal credit management action will apply.
- 6.4. Failure to make the agreed payments on a regular basis may result in termination of the arrangement.

7. REQUIRED DOCUMENTATION

- 7.1. We may ask for any of the below types of evidence to support your claim of financial hardship:
 - a) Statement of financial position
 - b) Evidence that you have engaged a financial counsellor or evidence of a pending appointment to see a financial counsellor.
 - c) Statutory Declaration from a person that is familiar with your situation. (Family Doctor, Clergy, Bank Officer, etc.)
 - d) 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