



NODE1 INTERNET

Financial Hardship Policy

Definition of Financial Hardship

The Telecommunications Consumer Protections Code C628:2015 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services but where the customer expects to be able to do so over time if payment arrangements are changed.

Our Credit Team

In times of genuine hardship we understand that customers and/or their financial counsellor deserve easy access to empathetic and skilled staff. We will endeavour to provide this service by training all Credit staff to correctly identify customers who are dealing with financial hardship.

Our Credit Team are expected to act with compassion and sympathy, whilst still meeting business requirements. The Credit Team is also required to establish and accept reasonable payment arrangements, taking into consideration each customer's individual circumstances.

We encourage you to contact us if you experience any difficulties paying our services. Please contact us by calling 08 9964 5464 or via email to financialassistance@node1.com.au if you would like to discuss any Financial Hardship matters with us. You can do so from 8:30am to 5:00pm Monday to Friday.

Identification of a Customer Experiencing Financial Hardship

Node1 Internet considers financial hardship a state that involves a customer's inability to pay bills, rather than an unwillingness to pay them. Financial hardship can be as a result of events or factors such as a physical or mental illness, unemployment, family breakdown, or other reasonable cause.

When assessing your eligibility for Financial Hardship, 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 consulted a recognised financial counsellor.
- A statement of your financial position.
- Employment information.
- Income details (including any government assistance).
- Debt statements (bills).

We may not be able to make an assessment of your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we receive all required information, we will advise you within 7 working days whether you are eligible for assistance under our Financial Hardship Policy.

To provide us with the requested information, please either post to Node1 Internet, PO Box 2778, Geraldton WA 6531 or email to financialassistance@node1.com.au. Alternatively you can drop the information into our store at 218B Lester Avenue, Geraldton WA 6530.

Reaching a Financial Arrangement

If you are eligible for assistance under our Financial Hardship Policy, we will work with you to come to a suitable 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 during the time of our arrangement and thereafter. Once we come to an agreement we will put this in writing via letter or email to you. You must inform us if your circumstances change (for better or for worse) during our arrangement.

Node1 Internet will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

The agreed financial solution must meet the following criteria:

- The repayment should be sufficient enough to cover expected future use of the service.
- The arrangement should provide a continued reduction of debt at a reasonable level.

Upon request or suggestion, we will restrict your services. This includes but is not limited to:

- Blocking of data packs (that is, you cannot top up your data allowance should you go over the data allowance for the month).
- Reducing your current plan to a cheaper one.
- Removing access to apply for new products or services.
- Suspending use of some or all services.

Please note, the provision of false or incomplete information may result in Node1 Internet cancelling any hardship arrangements. Failure to comply with the financial hardship arrangement may result in Credit Management action.

Find a Financial Counsellor

In times of financial hardship there are many organisations that can offer assistance. The following organisations are in no way affiliated with Node1 Internet but may be able to assist you:

- Financial Counselling Hotline: 1800 007 007
- Consumer Credit Legal Service: 08 9221 7066
- Financial Counsellors Association of Western Australia: 08 9325 1617
www.financialcounsellors.org

Your Privacy

Our Credit Team are experienced in treating matters of financial hardship with understanding and sensitivity, and your privacy will remain our utmost concern. All information will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988.