

FINANCIAL HARDSHIP POLICY

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 services but where the customer expects to be able to do so over time if payment arrangements are changed.”

Contact our team

Our team can assist you with a Financial Hardship Arrangement for our services if you are experiencing Financial Hardship. If you would like to start the process for organising one of these arrangements, please call **1300 000 864** from **6AM to 5PM (AWST), Monday-Friday**, or e-mail support@uniscope.com.au - One of our staff members will be happy to assist you.

Assessing your eligibility for a Financial Hardship Arrangement

When you advise us that you're experiencing Financial Hardship, we are obligated to verify your claim. Generally, Financial Hardship is the inability to pay bills rather than an unwillingness to pay bills. These situations are typically caused by a disaster or an otherwise catastrophic event (e.g. death of key business person, family tragedies, natural disaster, etc.)

When we are verifying your claims, we may ask for one or more of the following items of information:

- Income details
- A statutory declaration from a 3rd party familiar with your situation that you are experiencing genuine Financial Hardship
- Estimated time-frame that you expect to be able to resume normal payments and pay accrued debt for the service.
- A statement from a qualified financial counsellor advising that a feasible and achievable financial plan is in place to 'pull-out' of Financial Hardship within the aforementioned time-frame.
- What you require from your service with us during the arrangement.
- Other information regarding the direct cause of your Financial Hardship.

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Creation of a Financial Hardship Agreement

After we have assessed and approved your Financial Hardship claim, we will work with you to negotiate an agreement that aims to temporarily minimise the cost of our services to your business, while at the same time not accruing an excessive amount of debt towards us or otherwise worsening your financial position.

Once negotiations have finished, this agreement will be put in writing and delivered to you by email or post (at your preference). You will not be charged for the work involved in setting up the arrangement.

The arrangement will ultimately need to comply with the following criteria:

- Your repayments must be such an amount that they will reduce your debt to us for any due or overdue bills.
- The repayments must cover your continued use of the service.
- You will not be permitted to apply for any new services during the arrangement
- You will not be permitted to upgrade or otherwise increase the cost of a service during the arrangement.
- At the end of the arrangement, you must be able to pay any remaining debt to us outright.

To minimise the cost of our services to your business during financial hardship, we are able to do the following:

- Temporarily place you on a cheaper service plan.

Supplying false information during this process is grounds for Uniscope Communications to cancel any arrangements that are made. Failure to comply with the Financial Hardship arrangement may result in the suspension or termination of your service, which in turn would attract standard contract termination charges as per the Critical Information Summary for your service. Failure to comply may also result in Credit Management action being undertaken by Uniscope Communications.

Financial Counselling

Below we have included some contact details for community-based / free financial counselling services, these services are not affiliated with Uniscope Communications but should be able to help you in times of Financial Hardship:

- Financial Counsellors Association of WA - **08 9325 1617**
- Financial Counsellors Association of NSW – **1800 007 007**
- LegalAid Western Australia – **1300 650 579**
- LegalAid New South Wales – **1300 888 529**