

Financial Hardship Policy

Financial hardship:

Financial hardship means a situation where you are unable, reasonably because of illness, unemployment or other reasonable cause, to discharge your financial obligations under your contract with TexcelTel and you reasonably expect to be able to discharge those obligations if payment and/or service arrangements were changed.

If you believe you are suffering financial hardship?

The following process should be follow:

- You can talk to a phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9:30am – 5:30pm 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://fido.asic.gov.au/fido/fido.nsf/byheadline/Financial+counselling?openDocument>.
- Contact TexcelTel or get your financial counsellor to contact TexcelTel on 1300 881 482 from 9:00 AM to 5:00 PM (Monday – Friday) to advise us that you are suffering financial hardship.
- When assessing your eligibility for Financial Hardship under our policy, 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 counselor.
 - A statement of your financial position.
- TexcelTel's specialist credit assessors will work with you to determine an appropriate payment arrangement given your circumstances.