

Notifyre Financial Hardship Policy

Last modified on 18th August 2023

Our commitment

We are here to help. We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

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

How we can help

We understand that there may be instances where it is difficult to keep up with payments for services. Where eligible and depending on your circumstances we may offer some of the arrangements to assist:

- Reviewing your usage and exploring alternative plans available
- Transferring from postpaid to prepaid billing
- Spend controls
- Suggesting a change in payment frequency to make payments more manageable
- Granting a temporary hold on services
- Waiving late payment fees
- Waiving cancellation fees

See our website for plan pricing and inclusions or contact us to discuss further.

Contact us

We encourage you to contact us if you experience any difficulties paying for services we provide you. Please contact us by calling 1300 032 936 if you would like to discuss any Financial Hardship matters with us. You can do so from 8:00am – 5:30pm Monday to Friday, AEST.

Information we may require

When assessing your eligibility for Financial Hardship, we may ask you to provide certain information such as:

- a statement of your financial position
- details of the Telecommunications service (fax or SMS plan number)
- 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 or services.

We may not be able to assess 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 received all the required information, we will let you know within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

Arrangements

If you are eligible, we 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 pausing some service features) during the time of our arrangement and thereafter.

Once we come to an agreement, we will put this in writing via email to you. You must inform us if your circumstances change (for better or for worse) during our arrangement.

In the event that you default on the financial hardship arrangement with us and fail to make contact, or cannot be reached anymore, we reserve the right to cancel the financial hardship arrangement.

Additional support

Additional support is available via a community financial counsellor or consumer advocate who specialises in financial difficulty matters. Some options available include:

- talking to a financial counsellor from anywhere in Australia by ringing the National Debt Helpline 1800 007 007 (opening hours are 9.30 am – 4.30 pm Monday to Friday)
- searching for the nearest financial counselling service by visiting <https://ndh.org.au/financial-counselling/>
- visiting MoneySmart for free, independent guidance so you can make most of your money. Visit: <https://www.moneysmart.gov.au>

Review of application

If you're not happy with the outcome of your application for financial hardship assistance, you can provide feedback by lodging a complaint with us. A complaint can be lodged by [contacting us](#).