

Financial Hardship Policy

How We Can Help

CWNet understands that there may be times when you may have trouble paying your bills for a variety of reasons. This may be short or long term. If you are facing financial hardship, we're here to help you keep your services connected during financial hardship, and work with you to find a sustainable solution.

We provide payment plans or other support like spend controls, service restrictions, temporary plan downgrades, individual financial arrangements and/or waiving late fees, depending on your circumstances.

Financial hardship assistance is free of charge and is a right to all customers.

Customers Experiencing Financial Hardship

CWNet considers financial hardship a state that involves a customer's inability to pay bills, rather than an unwillingness to do so. Customer hardship can arise from a variety of situations, and can be of either limited duration or long term.

Financial hardship refers to a situation where:

- 1) you are unable to discharge your financial obligations to us due to circumstances, including:
 - personal or household illness;
 - unemployment;
 - low or insufficient income, including reduced access to income;
 - being a victim survivor of domestic or family violence;
 - a death in the family;
 - a change in personal or family circumstances;
 - a natural disaster;
 - unexpected events or unforeseen changes that have impacted your income or expenditure; or
 - other reasonable causes; and
- 2) you consider that you will be able to discharge those obligations if an agreed arrangement for financial hardship assistance is implemented.

Criteria for Financial Hardship

To be eligible to enter the Hardship Program you must meet the following three criteria:

- Have a current residential customer account with us;
- Be experiencing short term or long term hardship; and
- Demonstrate a willingness to pay.

Financial hardship does not apply to:

- Customers who wish to negotiate time to pay their bill within a short period of time, usually within the month, we are happy to discuss this separately so please reach out.
- People who are bankrupt.

All customers have a right to apply for financial hardship assistance.

The Process

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.

If you are a victim survivor of domestic violence or family violence, you are not required to provide evidence to support applications for financial assistance. Please see our Domestic, Family and Sexual Violence Policy for more information (cwnet.com.au/p2)

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 received all required information, we will let you know within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

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

Disconnection is only used by CWNet as a measure of last resort and we will work with customers to keep them connected.

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

What Assistance is available to respond to Financial Hardship

Assistance from CWNet may include any of the following:

- temporarily postponing, extending or deferring the time for paying a bill
- discounting current or future charges
- applying a credit to the your account, depending on circumstances
- waiving your debt, depending on circumstances
- payment plans tailored to meet your ability to pay
- establishing an arrangement where by payments made by you are matched by credits raised against your account
- spending controls on your account and limitations on charges raised
- restrictions on your usage
- removing any non-essential features of a telecommunications product at no cost to reduce
- transferring to a different internet plan that better suits your payment situation
- adjusting internal threshold limits so that you are not disconnected

Reaching a Financial Arrangement

The agreed financial solution should meet the following criteria:

- 1) The repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time).
- 2) The arrangement should provide a continued reduction of debt at a reasonable level (i.e. the customer should not be going into future debt under the arrangement).

Conditions and Obligations

When entering a financial agreement there are obligations for you, the customer, and CWNet as outlined below –

Your Obligations

- You acknowledge the debt and your obligation to repay the debt
- You will provide us with enough information for both parties to decide what constitutes a reasonable payment arrangement
- You accept responsibility for reducing your internet / VoIP phone usage to a level that you are able to pay and you are prepared to take up relevant call barring options to achieve this
- You accept the restricted level of access that we negotiate with you
- You will make repayments to us as agreed under the Financial Hardship Arrangement.
- If you experience any further financial difficulty, you'll tell us immediately and we'll review your situation.

Our Obligations

- We will confirm that you are the person who is legally liable to pay the debt
- We will not take credit management action whilst Financial Hardship Arrangements are being discussed
- If limiting access to services forms part of our agreement with you, we will ensure access is limited as agreed and that the limitations are explained
- The arrangements will be ones that you can meet
- We will monitor your compliance with the Financial Hardship Arrangement
- We will not change the terms of the arrangement if you are meeting those terms
- We will clearly explain the terms of the payment arrangement to you
- We will ask you to contact us if your situation changes during the term of the arrangement.
- We will be willing and able to review the terms of the Financial Hardship Arrangement if you tell us that your circumstances have changed
- We will make sure you are fully informed of your rights and obligations under the arrangement
- We will ensure that disconnection of the services will be used as a measure of last resort.

Financial Counselling Services

If you are experiencing any difficulties with your financial obligations to CWNet, then You may also wish to discuss your situation with a community financial counselling service.

You can contact **Financial Counselling Australia**, who can help you find a Financial Counsellor near you, by visiting – www.ndh.org.au/talk-to-a-financial-counsellor/find-a-financial-counsellor

You can also contact Financial Counselling Australia via the **National Debt Helpline** (available online at www.ndh.org.au) by telephone on 1800 007 007 (9.30am-4.30pm AEST Monday to Friday).

Financial Counselling Australia via the National Debt Helpline can help discuss matters such as what is a situation of Financial Hardship and what are your rights: <http://www.ndh.org.au/Debt-solutions/What-is-financial-hardship-and-what-are-your-right>

There are also a wide range of community based agencies and non-government organisations which offer free financial counselling services in each state and territory in Australia. These organisations are not affiliated with CWNet, but they might be able to help you.

Australian Communication Media Authority (ACMA) provides guidance about options available for people experiencing financial hardship to stay connected and manage their spending on telecommunications services. Please see the guide regarding telco services during financial hardship at ACMA's website.

Find Out More

Please email accounts@cwnet.com.au, or call us on 0429 659 220.

Your application for financial hardship will be reviewed within 5 business days. Your privacy is our priority. If you are facing financial difficulties you may be required to provide some sensitive information, this may include:

- Employment information
- Income details (including any government assistance)
- Debt statements (Bills)

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.

Our team is here to work with you confidentially and compassionately to find a solution that ensures you can continue to have fair access to services.

Further Review

If you wish for further review of CWNet proposed financial hardship offer, You may contact CWNet complaints team (Email: complaints@cwnet.com.au) and request that a further review take place. You can contact CWNet, to ask that a further review take place by either: email, on-line, by telephone, or by reaching out over social media.

Further information regarding CWNet's Complaint Handling Process can be found by clicking here www.cwnet.com.au/complaints/

If you are still not happy with the outcome of your complaint after following our dispute resolution process, you can contact the Telecommunications Industry Ombudsman (TIO) for independent mediation. The TIO can be contacted by calling 1800 062 058 or visiting the TIO website at www.tio.com.au/making-a-complaint.

Making a complaint does not prevent you from agreeing to an arrangement for financial hardship assistance.

Contact Us

If you are experiencing any difficulty with your financial obligations to CWNet then please reach out to the team to discuss your situation. It is always better to get on to these things sooner rather than later, let us help ease the pressure and walk through our options together before debt becomes a problem. Please know that we are here to help and will make every effort to assist you through any financial difficulties.

Please contact us to talk about any difficulties with your financial obligations to CWNet or a situation of Financial Hardship by contacting us using any of the following methods:

Phone: 0429 659 220

Email: accounts@cwnet.com.au

Social Media: www.facebook.com/CWNetwisp

The contact us form on our website: www.cwnet.com.au/contact

Please note that CWNet team are available from **9am-5pm Monday to Friday and 10am – 3pm Saturday**.

Calling CWNet with a Hearing or Speech Impairment

If you have a hearing or speech impairment, you can call us via the National Relay Service:

TTY users: Call 13 36 77, dial 0, then ask for 0429 659 220

Speak and Listen users: Call 1300 555 727 then ask for 0429 659 220

Internet relay users: Visit the [NRS website \(https://nrschat.nrscall.gov.au/nrs/internetrelay\)](https://nrschat.nrscall.gov.au/nrs/internetrelay) and enter 0429 659 220

Translation into Different Languages

If you require this policy translated, you can contact the Translating and Interpreting Service (TIS National) via their website here - <https://www.tisnational.gov.au/> or call them on 13 14 50