

## Financial Hardship Policy

ECN is committed to helping customers facing financial hardship maintain telecommunications access. We will work with you to find a sustainable solution having regard for your individual circumstances on a case-by-case basis.

### Financial Hardship

The Telecommunications Consumer Protections Code C628:2019 defines Financial Hardship as a situation where a customer is unable to discharge the financial obligations owed in relation to our contracted services but where the customer expects to be able to do so over time if relevant payment arrangements or other arrangements are changed.

Financial hardship can happen for many unexpected life events including, but not limited to, change in income, injury or illness, a relationship breakdown, or emergency events like natural disasters.

### In the First Instance - Contact Us

If your financial situation has changed and you are finding it difficult paying our services, please contact our accounts department between the hours of 8:30am to 5:00pm Monday to Friday on 1300 790 111 (Option 4) or send an email to [accounts@ecn.net.au](mailto:accounts@ecn.net.au).

### The Process to Assess your Application

If you require additional time to pay, it is important that you contact us as soon as possible. To be able to find a suitable solution for you, we ask you to please complete the Financial Hardship Application Form that you will receive with as much detail as possible. In some cases, we may need to contact you further for additional information and/or supporting documentation. This may include a statutory declaration, bank statements, evidence that you consulted a recognised financial advisor or counsellor, and any further evidence that can explain your circumstances.

The application should take no more than 30 minutes to complete and consists of the following steps:

- Step 1: Account Details
- Step 2: Financials
- Step 3: Circumstances
- Step 4: Considerations
- Step 5: Review and Submit

### The Outcome

If you are eligible, we will work with you to come to an agreement that will allow you to pay your outstanding charges in a way that does not worsen your financial position. Once we come to an agreement, we will advise you of this in writing. You must inform us immediately if your circumstances change (for better or for worse) during our agreement, as consequences may apply if you fail to adhere to the Financial Hardship agreement.

We will also advise you in writing if your application is unsuccessful, and the reason/s for our decision.

There is no charge for applying or entering into a Financial Hardship Agreement.

### **Further Assistance**

If you wish to obtain free and independent financial advice from a qualified community financial counsellor, please visit [www.ndh.org.au](http://www.ndh.org.au), or phone the National Debt Helpline from anywhere in Australia on 1800 007 007 to confidentially discuss your circumstances.

### **Privacy and Complaints**

The information provided as part of the hardship application will be used and stored in accordance with the Australian Privacy Act and ECN's Privacy Policy available at [www.ecn.net.au/legal/policies](http://www.ecn.net.au/legal/policies).

As a customer of ours, you are entitled to make a complaint. Please view our policy and procedures for the handling of verbal and written complaints at [www.ecn.net.au/legal/policies](http://www.ecn.net.au/legal/policies).