

## FINANCIAL HARDSHIP POLICY

Most of us get ourselves into financial hardship at some point, sometimes due to things beyond our control. At Live Connected we know this can happen, and we'd like to make sure you've got some options so you can recover.

### What is financial hardship?

The Telecommunications Consumer Protections Code (TCP) defines financial hardship as:

a situation where a Customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the Supplier and the Customer reasonably expects to be able to discharge those obligations if payment and/or Service arrangements were changed. Financial hardship can be of limited or long term duration.

### How do I apply for help?

If you are suffering financial hardship, then you are welcome to contact our financial services team in any of these ways:

Online	<a href="http://support.liveconnected.com.au">http://support.liveconnected.com.au</a>	In the field "I'd like help with" choose "Complaint" and make sure the description you give clearly states your previous support ticket number, and also specify that you're under Financial Distress.
Phone	+61 2 8607 8204	Please say "Financial Distress" and then quote your previous support ticket number, along with an appropriate contact number to reach you on.
Fax	+61 2 8088 1316	N/A
Email	financial_distress@liveconnected.com.au	In the field "I'd like help with" choose "Complaint" and make sure the description you give clearly states your previous support ticket number, and also specify that you're under Financial Distress.
Post	Live Connected PO BOX 3103 Rhodes, NSW, 2138	Address your letter to "Financial Services Team" Subject of the letter should be clearly stated as "Financial Distress" In the body of the letter please clearly state your previous support ticket number.

### When will this financial hardship policy apply?

For this financial hardship policy to apply you have to be a current or former customer of Live Connected who is unable to meet your financial obligations to Live Connected because you have suffered financial hardship, rather than due to an unwillingness to do so.

We consider that financial hardship can result from a number of things including:

- Loss of employment by you or a family member.

- Family breakdown.
- Illness including physical incapacity, hospitalisation, or mental illness suffered by you or family member.
- A death in the family.
- Abuse of the service by you (e.g. from use of 190X numbers, GPRS).
- Abuse of the service by a third party leaving you unable to pay your account.
- Natural disaster.

When considering abuse of the service, one of the things we look at is whether you took enough precautionary care. Did you monitor your usage? How often did you monitor your usage?

## How we can help you?

At Live Connected we'll endeavour to work with you to find a payment arrangement that should be sufficient to cover expected future use of our service (as adjusted to ensure your financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt (i.e. you should not be going into further debt under the arrangement).

We may also suggest that you change plans to help minimize the chances of reoccurrence of the same situation. We may also limit your access to certain services – for example international calls, premium services or international calls.

## What you can do to help?

We ask that you work with us to help us put you back in a position where you are able to meet your financial obligations.

To assist us to assess a claim for financial hardship, we will require some information from you. We will need:

- Your most current contact details
- Information about your income
- Information about your assets and liability
- Information about the nature of your financial hardship
- Information about how long you expect the financial hardship to last
- Information on your latest credit check file – we will obtain a copy of this from a credit institution

Remember that our assessment of your circumstances will be based on the information provided by you as well as other information available to Live Connected. If information we have requested from you is not provided an assessment might not be able to be made. If you give us false or incomplete information we may cancel any hardship arrangements we have agreed to put in place.

## Assessing your request

Once we've received all the required information we will assess your request for financial hardship and come back to you within seven working days.

We will not charge you for making an application with us under this policy or for us managing any financial agreement we put in place with you.

## Where else can you go for assistance?

You can also refer to the Department of Families, Housing, Community Services and Indigenous Affairs. Here's a quick short-cut to the relevant part of their website:

<http://www.fahcsia.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/commonwealth-financial-counselling-cfc/commonwealth-financial-counselling-cfc-directory>