



## Financial Hardship Policy

Mint Telecom is committed to providing you with flexibility when it comes to paying your bills, because we understand that sometimes unforeseen events in your life may affect your ability to pay us for the services which you have used. Mint considers financial hardship a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so.

Mint Telecom's financial hardship policy provides you with a range of payment options to ensure you can stay connected. This policy covers unforeseen circumstances that impact on your financial obligations. Such circumstances may include sudden illness, loss of employment and/or any other reasonable cause, e.g. a death within the immediate family.

### How we can assist you

To assess your application for Financial Hardship assistance and identify a suitable solution for you we may need to ask you some questions about your situation, your financial circumstances, and the telecommunications services you need. In some cases, for example, where financial hardship is long term, we may also require supporting documentation. If this is the case, we'll let you know.

If you are experiencing financial difficulty and wish to discuss payment options, please do not hesitate in contacting us on 1300 586 468 between the hours of 9.00 am – 5.00 pm Monday to Friday or at [care@minttelecom.net.au](mailto:care@minttelecom.net.au)

### Payment options may include but are not limited to:

- flexible payment arrangements over a period of time, so that you don't have to pay the entire amount at once
- waiver of late payment and/or cancellation fees

### Service options to assist you to control the amount of your future bills may include but are not limited to:

- restriction of services
- transfer to a lower cost interim plan
- transfer to a pre-paid service

We will work with you to find a sustainable solution to assist you to stay connected and enable you to manage your current and future Mint bills.

### Where can I get further assistance?

If you are facing financial difficulty, you may wish to obtain advice from a community financial counsellor. You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline [www.ndh.org.au](http://www.ndh.org.au)

You may also wish to seek assistance from community welfare organisations including The Salvation Army, St Vincent de Paul Society, Anglicare and others who participate in one or more of our Access for Everyone Programs.

Your feedback is important to us. If you've not happy with the assistance we have provided to keep you connected while you are experiencing financial difficulty you can call us anytime on 1300586468 to lodge a complaint.