



## 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)

### The process:

When assessing your eligibility for Financial Hardship, we may request supporting documentation to conduct an assessment. If you need short-term support or are a victim-survivor of domestic violence, we won't ask for any evidence to support your application.

Additionally, we would not ordinarily require it unless:

- It appears that the financial arrangement will need to be long term;
- We consider the amount to be repaid large or significant;
- You have not been a Customer of ours very long; or
- We reasonably believe there is a possibility of fraud.

If you satisfy one of the above criteria, 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; and
- A statement of your financial position.

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 2 working days whether you are eligible for assistance under our Financial Hardship Policy.

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 barring some service features) during the time of our arrangement and thereafter.



Once we come to an agreement we will put this in writing via letter or email to you. You have the right to request these details in writing. 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.

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
- waiving a debt
- discounting a 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.

If you are not satisfied with the steps taken by Mint to resolve your issue, you can seek assistance from the Telecommunications Industry Ombudsman (TIO). The TIO will only investigate complaints if you have already attempted to resolve your issue with Mint and is an option of last resort. You can contact the TIO by calling 1800 062 058 or visiting [www.tio.com.au](http://www.tio.com.au)