



Introduction – Eligible customers who are experiencing financial hardship may be entitled to special arrangements for invoices they cannot immediately afford to pay. You must apply for consideration under this policy.

Depending on your circumstances, there may be options for helping to manage your financial difficulty e.g. payment plans, service restrictions and spending caps.

Eligibility is set out in our Financial Hardship Policy available at www.esc.net.au/terms

Contacting Us – You can contact us by telephone on 1300 135 235, email at accounts@esc.net.au or by post to 465 South Rd KESWICK SA 5035 regarding financial hardship issues.

Information we may require –To process a financial hardship enquiry or application, we first ask for a written Application (which is attached to this Summary) that identifies you, your account and other basic information. You must send it and any other supporting documentation we require, to the email address or postal address above, addressed to 'Financial Hardship Officer, EscapeNet'.

We may require further documentation, depending on the nature and circumstances of your claim such as a medical certificate or statutory declaration.

Our assessment of an application may be based on the information you provide or other information available to us. Provision of false or incomplete information may result in us cancelling any hardship arrangements.

How we assess an application – We try to be flexible, since there are many different possible circumstances. But generally:

- We will check that the amount involved is not disputed. If it is, our Complaints Policy applies instead.
- We'll assess whether the application meets the definition for financial hardship.
- We'll consider if non-payment of amounts is reasonable in all the circumstances.
- Then we'll consider whether your reason for being unable to pay falls into those relevant under our Financial Hardship Policy.
- Then we'll consider whether a financial hardship arrangement could assist you.

- Then we'll consider an appropriate arrangement under our Policy and the *Telecommunications Consumer Protections Code C628:2012* and propose it to you. Where possible and appropriate, we will provide you with flexible repayment options to meet your individual circumstances.
- We will make an assessment within 7 working days after you provide the last of any information or supporting documentation we reasonably require.

A proposed financial hardship arrangement has no effect unless and until you accept it. If you do not accept a proposed arrangement within 10 days, it is no longer open for acceptance. (But if you do not accept in that time for good reason, we will not unreasonably refuse to extend the proposal.)

If it becomes clear to us at any time that you do not meet the criteria for arrangement or assistance, we will inform you immediately.

Your rights and obligations if we enter a financial hardship arrangement

- You, and we, must comply with an agreed financial hardship arrangement.
- We will give you written details of the arrangement if you ask for them.
- We will not pursue credit management action over a debt while a financial hardship arrangement covering that debt is in place and you are complying with it.
- You must promptly advise us if your circumstances change during the term of the financial hardship arrangement.

Contacting your local Financial Counsellor or Consumer Advocate, who may be able to assist or advise for free:

QLD Financial Counselling Services (07) 3257 1957

NSW Credit and Debt Hotline 1800 808 488

ACT Care Financial Counselling (02) 6257 1788

VIC Consumer Credit Legal Service (03) 9602 3800

TAS Anglicare Financial Counselling 1800 243 232

SA Uniting Communities Financial Counselling (08) 8202 5180

WA Financial Counsellors Resource Project (08) 9221 9411

NT Anglicare Financial Counselling (08) 8985 0000

