

## MultiWave Networks Pty Ltd – Financial Hardship Policy

MultiWave Networks is committed to assisting customers facing Financial Hardship to maintain access to telecommunications services. This policy is intended to help those in a situation of Financial Hardship who are willing to pay their bill, but unable to do so within the prescribed time.

However, we recognise that sometimes unexpected events in your life may affect your ability to pay us for the MultiWave Networks services you have used. MultiWave Networks has established a Financial Hardship policy to cover these unforeseen circumstances or unexpected situations that may impact our customers' current financial commitments.

Unforeseen or unexpected circumstances may include loss of employment, relationship breakdown, injury, illness or hospitalisation, loss of a family member, natural disaster or any other reasonable cause.

MultiWave Networks provides a range of payment and service options so you can stay connected now and in the future. These include:

- Spend controls
- Restriction of service
- Transferring to a pre-paid service or a lower cost service where available
- Payment arrangements
- Waiving late payment fees
- Waiving cancellation fees

You can contact us on 1300 525 800 during office hours (9:00am to 5:00pm AEST Monday to Friday) to discuss our Financial Hardship policy or your individual situation. Please ask to discuss your payment options.

A trained staff member will work with you to understand your situation, and to develop an appropriate payment solution that will help you manage the payment of an outstanding amount you may have, or a MultiWave Networks bill that you are expecting in the near future. We will also assess the level of your telecommunications usage to ensure that you are aware of your service options, and are able to control the amount of your future bills.

We assess each customer's application for Financial Hardship assistance based on their own individual financial circumstances. To make a Financial Hardship assessment for you, we may need to ask you some questions about your situation, such as your current financial circumstances, income details, whether this situation is temporary or not, and the types of MultiWave Networks telecommunications services you need to use.

When the terms of a Financial Hardship assistance arrangement are agreed, we will confirm these details to you in writing and also outline your rights, obligations, and the consequences of failing to adhere to the Financial Hardship assistance arrangement. The Financial Hardship assistance arrangement cannot commence until you have formally accepted the terms of the Financial Hardship assistance arrangement.

If you are facing financial difficulty, you may wish to consider obtaining advice from a community financial counsellor (details below) or seek other assistance, e.g. from a community welfare organisation including The Salvation Army, St Vincent de Paul Society, Anglicare and others.

You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

If you are not happy with the outcome of your application for financial hardship assistance, you can

provide feedback by lodging a complaint with us. To view our Complaint Handling Policy or make a complaint go to [www.multiwavenetworks.com.au/complaints](http://www.multiwavenetworks.com.au/complaints).