

Financial hardship definition

The Telecommunications Consumer Protections Code C628:2019 defines financial hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services due to a reasonable temporary or ongoing cause but where the customer expects to be able to do so over time if payment arrangements are changed.

Statement of intention

We are here to help you find a suitable solution to maintain access to your telecommunications service in times of financial hardship. Our service is committed to supporting all of our customers who are experiencing financial hardship, whether this is temporary or long-term. The help that we provide our customers, differs from case-to-case, as it is dependent upon individual circumstances.

We realise that there are times where it may be difficult to meet financial obligations, due to a number of factors including:

- Unemployment
- Illness (physical incapacity, hospitalisation, or mental illness affecting yourself or a family member)
- Family breakdown
- Death in the family
- Other unforeseen causes that affect your ability to meet payment obligations.

Please contact us

If you are experiencing difficulties paying for the services that are provided by Phonecloud, please feel free to contact us on **1300 029 126** or email us at, **info@phonecloud.com.au**. Our operating hours of business are, Monday to Friday (excluding Victorian public holidays) 9:00am - 5:30pm AET. The earlier you contact us, the earlier we will be able to discuss your financial circumstances, to keep your service connected.

Application for financial hardship

When assessing your eligibility for financial hardship, we may request supporting documentation to conduct an assessment. However, we will not require any supporting documentation 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 been a customer for a short period of time; or
- We believe there is a possibility of fraud.

Upon assessment if you meet any of the criteria above, we may ask you to provide supporting documentation 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.

If you provide us with false or incomplete information; this may result in cancellation of any arrangement that we may agree upon. Once we have received all the required information, we will let you know within 5 business days whether you are eligible for assistance under our financial hardship policy.

Financial hardship arrangement

Once we have assessed and agreed to a financial hardship arrangement, we will inform you within 5 business days about your rights, and obligations under such arrangement. Additionally, we will advise on the agreed duration of this arrangement, including the review date outlined.

If you wish to receive an electronic copy of your financial hardship arrangement; this can be emailed to you upon request by emailing **info@phonecloud.com.au**. If your circumstances have changed (for better or for worse) during our financial hardship arrangement, you are required to inform us of this change and we will review. However, if we believe that you do not meet the criteria for assistance of our financial hardship policy; we will inform you immediately, outlining the reasons for the rejection. Our service does not charge for an assessment of your financial circumstances.

Financial Hardship Policy

VoIPcloud financial hardship assistance

To help us assist you with your financial hardship, there are a number of payment options, these include:

To help you stay connected:

- Restriction of subscribed services, in respect of overall or specific services;
- Lower cost calling plans on an interim (temporary) basis; and
- Transferring you to a pre-paid billing method.

Options for suitable financial arrangements include:

- Agreeing to an alternative payment plan;
- Waiving late payment fees; or
- Waiving cancellation fees; and
- Temporarily postponing or deferring payments.

Financial support services

If you are experiencing financial difficulties, and you require further support or advice, you can obtain this information from a financial counsellor.

You can contact free financial counsellor services, by calling **1800 007 007** (between 9:30am to 4:00pm, Monday to Friday), that is available in all state and territories; or to find a financial counsellor nearest to you, you can visit the website;

<http://ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor>.

Do you have any complaints?

If you have any complaints regarding our service or if you are not satisfied with the outcome of your financial hardship application, you can contact us via phone on **1300 029 126** or email us at **info@phonecloud.com.au**

If you wish to make a complaint, please contact Phonecloud using details published on our website. We take complaints very seriously and assure you that any matter you raise will be carefully investigated. We are required to acknowledge all complaints within 2 business days, use our best efforts to resolve the complaint on first contact and otherwise resolve the complaint within 15 business days.