

numobile - Financial Hardship Policy

Current as at August 23 2021

Introduction

Financial Hardship can happen to anybody. numobile understand that unexpected events can happen that impact your ability to remain on top of your financial commitments. Rest assured, numobile is here to help. We'll work with you to help you get things back on track. The sooner you let us know that help is needed, the better placed numobile will be to assist you to respond to financial difficulty. Trained numobile team members are available to support you through this process.

Definition

The Telecommunications Consumer Protection (TCP) Code defines Financial Hardship as a situation where:

- A customer is unable to discharge the financial obligations owed by the customer under their customer contract or otherwise discharge the financial obligations owed by the customer to a supplier, due to illness, family violence, unemployment or other reasonable cause.
- The customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of telecommunications products by the supplier to the customer are changed.
- The customer is experiencing entrenched financial hardship due to ongoing physical, mental, economic or cultural barriers that limit their ability to manage their financial commitments.

Causes of Financial Hardship

There are many reasons for Financial Hardship. If you're unsure if your circumstances meet the definition of Financial Hardship, please contact numobile directly. Some common situations are:

- Loss of employment
- Reduction of income
- Illness or injury
- Changes to family circumstances
- Domestic violence
- Natural disasters

Cost

There is no cost associated with requesting Financial Hardship Assistance from numobile, nor for the administration of an agreed-upon arrangement.

Arrangements Available

Every application is individually assessed. Our trained staff will require information to understand the circumstances that surround your situation. numobile will attempt to come to an agreement on how best we can support you to get your situation under control.

Some potential options available include:

- Tailored payment options
- Spend controls - You cannot incur additional costs on a plan unless options such as additional data packs are purchased
- Our contracts include hard caps: All Nu Mobile plans include hard data caps. Once you have used all included and banked data, data cannot be used unless additional data packs are purchased
- Low cost interim options - As Nu Mobile's plans are month to month you can always change to a lower cost plan either temporarily or permanently
- Temporarily postponing or deferring payments, suspending billing
- Agreeing on an alternate arrangement plan or contract: As Nu Mobile's plans are month to month you can always change to a lower cost plan either temporarily or permanently
- Waiving late payment fees

Assessment of your situation

Your request for Financial Hardship Assistance will be investigated by numobile. Things that we will consider when assessing your situation for Financial Hardship Assistance include, but are not limited to:

- The severity of your financial hardship (for example, the nature, extent, and duration)
- The type of service you have with numobile.
- Your current financial position with numobile, including any debts owed.
- Your ability to meet your on-going financial commitments to numobile.

Information Required

To make a complete assessment of your situation, and provide the best outcome possible, numobile may request from you some documentation. This may include, but is not limited to:

- The nature of your changed circumstances
- Contact details
- Employment information
- Income details
- Your expenses
- Any Government benefits you receive

If there is further supporting documentation that is required, numobile will let you know.

Documentation that is requested can be sent via:

- **Email:** support@numobile.com.au
- **Post:** PO Box 330, Sydney NSW 2001

If you're unable to provide the necessary information, numobile may not be able to make an assessment. Additionally, the provision of false or incomplete information may lead to numobile cancelling any hardship arrangements or investigations.

Confirmation

numobile will confirm with you that you understand the Financial Hardship Assistance policy, and the reason for requested documentation.

Contact details

1. By phone

Call us on 1800 951 384 to speak to a numobile Customer Service team member about your financial situation.

Please note numobile business hours are 9:00am – 5:00pm Monday to Friday (AEST).

Call charges from mobile may apply.

2. By email

You can send us an email to support@numobile.com.au.

Please put 'Hardship' in the Subject Field.

3. Chat

Visit www.numobile.com.au.

You'll be able to chat with numobile Customer Service team member about your financial situation.

Please note numobile business hours are 9:00am – 5:00pm Monday to Friday (AEST).

4. Helpdesk Support

Visit www.numobile.com.au.

You'll be able to lodge a ticket directly to our numobile Customer Service team, who will respond as soon as possible.

5. By mail

Our mailing address is PO Box 330, Sydney NSW 2001.

Please note postage fees may apply.

Timeframe

Once **numobile** has received all the information to make an informed decision, including any requested documentation, an assessment will be conducted and communicated to you within 7 business days. You'll receive our proposed arrangement in writing and, before any changes are applied, you'll be required to confirm acceptance of the proposal.

Approved Assistance

If your application for Financial Hardship Assistance is approved after investigation, **numobile** will confirm this outcome and the applicable arrangement with you in writing. A Financial Hardship Assistance arrangement won't be commenced until **numobile** receive your acceptance of the arrangement.

Change in Circumstances

If there has been a change in your circumstances that originally were assessed for Financial Hardship Assistance, you must notify **numobile** of these changes so that your arrangement can be reviewed.

Declined Assistance

numobile are committed to assisting its customers get back on track. If we're unable to proceed with an application for Financial Hardship Assistance, you'll be notified of this outcome immediately.

Review of Assessment

If you believe we have not assessed your application fairly or would like to dispute the outcome of the application, we invite you to raise a complaint directly with **numobile**. You can find further information on **numobile**'s Complaints Policy here:

- https://www.numobile.com.au/sites/default/files/2019-04/numobiles_complaints_policy.pdf

You can also escalate your complaint to the Telecommunications Industry Ombudsman (TIO) on 1800 062 058.

Additional Resources

You may also benefit from engaging an external third-party financial counselling service. Further details can be found at the following websites:

The National Debt Helpline	www.ndh.org.au / 1800 007 007
The Australian Financial Security Authority	https://www.afsa.gov.au/debtors/get-help/financial-counsellors
MoneySmart	https://www.moneysmart.gov.au/managing-your-money/managingdebts/financial-counselling
The Salvation Army Australia Financial Counselling	https://salvos.org.au/need-help/financial-assistance/financial-counselling/