



# NODEONE

## Financial Hardship Policy

A: 4/97 Hector St, Osborne Park, WA, 6017 T: 1300 166 331 E: [info@nodeone.com.au](mailto:info@nodeone.com.au) ABN: 43 620 671 374 ACN: 620 671 374

### *Definition of Financial Hardship*

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 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*

Node1 Internet is here to help you. We understand that there are circumstances that can arise which may make it difficult for you to meet your financial obligations. Because of this, we are committed to working to help you respond to financial difficulties, whether temporary or on-going. Node1 Internet is committed to helping customers that are facing financial hardship to maintain telecommunications access and to work with you to find a sustainable solution. Any help that we give you is dependant upon your individual circumstances and is tailored on a case-by-case basis.

### *Our Credit Team*

In times of genuine hardship, we understand that customers and/or their financial counsellor deserve easy access to empathetic and skilled staff. We will endeavour to provide this service by training all Credit staff to correctly identify customers who are dealing with financial hardship.

### *Contact Us*

We encourage you to contact us if you experience any difficulties paying for our services. You can contact us by phone on 1300166331 or via email to [financialassistance@node1.com.au](mailto:financialassistance@node1.com.au). You can do so from 8:30am to 5:00pm, Monday to Friday.

### *Identification of a Customer Experiencing Financial Hardship*

Node1 Internet considers financial hardship a state that involves a customer's inability to pay bills, rather than an unwillingness to pay them. Financial hardship can be as a result of events or factors such as a physical or mental illness, unemployment, family breakdown, or other reasonable causes.

### *Your Privacy*

Our Credit Team are experienced in treating matters of financial hardship with understanding and sensitivity, and your privacy will remain our utmost concern. All information will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988.



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### *The Process*

When we are assessing your eligibility for Financial Hardship, we may request supporting documentation from you in order to conduct an assessment. However, we would not ordinarily require it unless:

- It appears that the financial arrangement will need to be long term;
- Node1 Internet considers the amount to be repaid large or significant;
- You have not been a customer of Node1 Internet very long; or
- Node1 Internet reasonably believes that 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;
- Employment information;
- Income details (including government assistance);
- Debt statements (bills).

If you do not provide us with the requested information, then we may not be able to make an assessment of your circumstances. We may use the information you provide as well as other information available to us. Once we have received all required information, we will let you know within 5 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 or changing your service plan) during the time of our arrangement and thereafter.

To apply for assistance under this Financial Hardship policy please do one of the following:

- Contact us via phone on 1300166331 and ask to speak to our credit team
- Email us on [financialassistance@node1.com.au](mailto:financialassistance@node1.com.au).
- Post your information to:
  - o Node1 Internet, PO Box 2778, Geraldton WA 6531.
- Drop your information into our store at:
  - o 218B Lester Avenue, Geraldton WA 6530.

Once an agreement has been reached, we will put this agreement 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.



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Please note that the provision of false or incomplete information may result in Node1 Internet cancelling any hardship arrangements. It may also result in Credit Management action. We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

### *Your Options*

After your information has been assessed, if you are experiencing Financial Hardship, there are a few options that may be available to you depending on your circumstances. If you wish to stay connected with us, some options include:

- Spend controls;
- Restriction of service, either overall or specific services;
- Low cost interim options until you can continue with original payments;
- Blocking of data packs (that is, you cannot top up your data allowance should you go over the data allowance for the month);

Some other options for suitable financial arrangements include:

- Temporarily postponing or deferring payments;
- Agreeing on a lower cost alternative monthly plan, or contract, including discussing Pre-Paid Services;
- Discounting or waiving of debt;
- Waiving late payment fees;
- Waiving cancellation fees.

The agreed financial solution must meet the following criteria:

- The repayment should be sufficient enough to cover expected future use of the service; and
- The arrangement should provide a continued reduction of debt at a reasonable level.

### *Finding a financial counsellor*

In times of financial hardship there are many organisations that can offer assistance to you. The following organisations are in no way affiliated with Node1 Internet but may be able to assist you:

- Financial Counselling Hotline: 1800 007 007 (National);
- Consumer Credit Legal Service: 08 9221 7066;
- Financial Counsellors Association of Western Australia: 08 9325 1617;

Find more information online by visiting - [www.financialcounsellors.org](http://www.financialcounsellors.org).



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### *Information on our Complaints Handling Process:*

You may wish to make a complaint and request a review if you are not satisfied with the outcome of your Financial Hardship application. Pursuant to the Australian Communications Media Authority ('ACMA') Complaints Standard, a complaint does not include an initial call to request information or support or to report a fault or service difficulty unless you advise us that you want that call treated as a complaint and does not include an issue that is the subject of legal action. You can also make a complaint in writing by email or post.

We are required to acknowledge all complaints within two working days, use our best efforts to resolve the complaint on first contact and otherwise resolve the complaint within 15 working days. As an additional safeguard to ensure that your complaint is properly handled, any complaints data that we receive will be provided to the ACMA to allow it to monitor our complaints-handling process in line with the ACMA Record-keeping Rules.

For further information regarding complaints, please refer to our [Complaints Handling Policy](#).