



SUMMARY OF

Financial Hardship Policy

DEC 2021 v1.0

Introduction

Some current or former residential and small business customers who are experiencing financial hardship may be entitled to special arrangements for Opel Mobile bills they cannot immediately afford to pay.

We are here to help. We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

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 Opel Mobile's Financial Hardship Policy.

We do not charge for an assessment of, or subsequently for administration of, an arrangement under our Financial Hardship Policy.

Contacting us about financial hardship

You can contact us regarding financial hardship issues (including our Financial Hardship Policy and financial hardship arrangements as) follows:

Name / position	Financial Hardship Officer	Contact hours
Phone	1300 102 154	9:00am to 5:00pm AEDT
Email	help@opelmobile.com.au	All hours – processed during business hours
Postal address	PO Box 994 Spit Junction NSW 2088	All hours – processed during business hours

The Financial Hardship Officer can provide more information and a copy of our policy. You can also access it in our web site.

Information we may require

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

We may require further documentation, depending on the nature and circumstances of your claim eg (if relevant):

- evidence that you lost employment;
- evidence that you have consulted a financial counsellor;
- a statutory declaration by you;
- a statutory declaration by someone familiar with your circumstances;
- a medical certificate.

Our assessment of an application may be based on the information you provide or other information available to us.

If the information you provide is not sufficient for us to make an assessment, we will tell you that, and what other information is required.

If you do not provide information as requested, an assessment may not be made.

Provision of false or incomplete information may result in us cancelling any hardship arrangements.

How we assess an application – generally

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 C628:2019* and propose it to you. Where possible and appropriate, we will provide you with flexible repayment options to meet your individual circumstances, including options appropriate to the ongoing management of accounts and/or liabilities where being the victim of domestic or family violence contributed to your inability to pay the debt.
- We will make an assessment after you provide the last of any information or supporting documentation we reasonably require – within 7 working days if we received your application on or before 31 December 2019, and 5 working days if we received it on or after 1 January 2020.

A proposed financial hardship arrangement has no effect unless and until you accept it. If you do not accept a proposed arrangement within ten 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, so that we will not give 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.
- You may request us to give you details of the arrangement in writing (in which case we will do so).
- 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, and in other circumstances set out in our Financial Hardship Policy.
- 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

There are many financial counsellors who work in community organisations across Australia. For instance, you can:

- Contact the National Debt Helpline at www.ndh.org.au or on 1800 007 007.
- Call 1800 686 175 to speak to a rural financial counsellor for financial counselling to primary producers, fishers and small rural businesses that are suffering financial hardship.
- Google search for 'community financial counsellors'.

Complaints

- If you wish to seek a review of the outcome of a Financial Hardship application, you can do so under our Complaints Handling Process.
- You can access our Complaints Handling Process:
- From the following link on our homepage prepaid@opelmobile.com.au or
- By Requesting a copy from our Financial Hardship Officer via Phone on 1300 102 154