



Financial Hardship Policy

Financial Hardship:

The Telecommunications Consumer Protections Code C628:2012 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services but where the customer expects to be able to do so over time if payment arrangements are changed.

Contact us:

We encourage you to contact us if you experience any difficulties paying our services. Please contact us by calling 1300 851 154, from 9am to 5:30pm or anytime via email: accounts@loadednet.com.au if you would like to discuss any financial hardship matters with us.

When assessing your eligibility for Financial Hardship under our policy, 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
- A statement of your financial position

We may use the information you provide as well as other information available to us.

We will then 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.

Once we come to an agreement we will put this in writing via letter or email to you.

Where appropriate we will discuss means with you how you can limit your spend in the future.

Finding a financial counsellor:

You can talk to a phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9:30am – 5:30pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

Alternatively, you can find the financial counselling service nearest to you by visiting <http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>.