

Financial Hardship Policy



Definition of Financial Hardship

The Telecommunications Consumer Protections Code C628:2015 defines Financial Hardship a situation where:

- (1) a customer is unable to discharge of the financial obligations in relation to our services, due to illness, unemployment or other reasonable cause
- (2) the customer believed that they are able to discharge those obligations over time if payment arrangements are changed.

Identification of a Customer Experiencing Financial Hardship

Financial hardship is essentially an inability to pay bills, rather than an unwillingness to pay them. Financial hardship can be caused from various situations and can be either of limited duration or long term. Hardship can result from a number of factors such as:

- Loss of employment by the customer or their family members
- Family breakdown
- Illness including physical incapacity, hospitalisation or mental illness of the customer or family member
- A death in the family
- Abuse of the service by customer
- Abuse of the service by a third party leaving the customer unable to pay the account
- Natural disaster

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 9.30 am – 4.30 pm 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>

Reaching a Financial Arrangement

When assessing your eligibility for Financial Hardship, 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 not be able to make an assessment of your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we received all required information, we will let you know within 7 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) during the time of our arrangement and thereafter.

Once we come to an agreement we will put this in writing via letter or email to you. You must inform us if your circumstances change (for better or for worse) during our arrangement. We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

Contact Us for More Information

We encourage you to contact us if you experience any difficulties paying our services.

By Phone

Hardship Inquiries: 1300 126 866

Hour of Operation: Monday - Friday 9:00am - 5:00pm AEST

By Email

support@covaumobile.com.au

By Post

CovaU Mobile Customer Service - Financial Hardship

PO Box R241

Royal Exchange NSW 1225