

## Financial Hardship Policy

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### ***Introduction***

In applying its Financial Hardship Policy, International Exchange gives consideration to what constitutes 'Financial Hardship' by applying the definition noted in the *Telecommunications Consumer Protections Code (TCP Code)*, namely a situation where:

- (i) 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, unemployment or other reasonable cause; and
- (ii) 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.

In order for International Exchange to apply this policy you must satisfy us that you are experiencing financial hardship in accordance with the definition provided in the TCP Code. The decision of whether you are experiencing financial hardship for the purpose of this policy will be made by International Exchange, in our sole discretion. We may make certain options available to assist with the management of your financial hardship, such as spend controls or restriction of service.

### ***Establishing Financial Hardship***

International Exchange considers 'financial hardship' to be a state that involves an ongoing, real inability of the customer to pay bills, rather than an unwillingness to do so.

International Exchange can provide a range of payment and service options to assist our customers in staying connected. If you are facing financial difficulty you can call our Financial Hardship Officer from anywhere in Australia by calling 1300 884 707 (Monday to Friday, 9.30 am – 4.30 pm) You may wish to obtain advice from a community financial counsellor, or you can visit the National Debt Helpline [www.ndh.org.au](http://www.ndh.org.au) We encourage you to provide International Exchange with any third party evidence in order to confirm the details of your financial hardship, such as income details or a report from a financial counsellor, or a bank, or Centrelink. You may request that a Financial Counsellor act on your behalf in dealing with International Exchange. In order for us to speak to a Financial Counsellor, you must be present, or we must have received prior authority from you to speak with the Financial Counsellor on your behalf. Please contact us for further information.

If you would like to find a financial counsellor in your state or territory please go to the Financial Counselling Australia's website: [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au)

### ***Reaching a Financial Arrangement***

Once we agree you are experiencing Financial Hardship, we may at our discretion agree to a temporary financial arrangement, which is different to the terms which ordinarily apply to you. The basic principle of any agreed financial arrangement for Financial Hardship is that the repayment made by you should be sufficient to cover expected future use of the service while ensuring that your financial position does not worsen over a reasonable period of time and you're able to continue to reduce your debt.

If you would like to discuss this matter further, please contact International Exchange on 1300 884 707 or by email on [info@intxchange.com.au](mailto:info@intxchange.com.au).