

FINANCIAL HARDSHIP POLICY

1. WHAT IS FINANCIAL HARDSHIP?

The Financial Hardship process is designed to help you come to an arrangement with us to help you catch up on your financial and contractual obligations with Hypernet.

Financial Hardship assistance is made available for customers who are experiencing temporary or long-term financial stress.

Common events leading to Financial Hardship may include:

- Injury or illness
- Unemployment or reduction of income
- Family breakdown
- Domestic or Family violence
- Natural disasters
- Death in the Family
- Incarceration or other legal issues

2. HOW CAN WE HELP?

Our aim is to get you back on track and in control of your monthly Hypernet bill.

If you are experiencing Financial Hardship, we have a variety of options to help you get back in control. Any help we can give will depend on your individual circumstances and will be on a case-by-case basis. Some of these options include, but are not limited to:

- Long-term payment arrangements
- Spend controls
- Restriction of services to reduce financial overcommitment
- Low-cost interim options until the you can continue with original payments
- Waiver of late payment fees
- Waiver of cancellation fees

You can also take control of your monthly bill using your Launchpad online portal <https://www.hypernet.com.au/launchpad>

3. STARTING THE PROCESS

We'll always try to find a solution that helps you to discharge your financial obligations to us and meets your needs. To fully understand your situation, we will

ask questions about your circumstances and might request supporting documentation. We might ask for details of your income, and your current contact details, for example, but we'll keep this information strictly confidential and in accordance with our privacy policy. You can find a copy of that policy [here](#).

If you believe you're experiencing financial hardship, please download and complete as much as you can on our Statement of Financial Position form and return it to financialhardship@hypernet.com.au.

Our team can also be contacted by Phone:

Hardship Enquiries: 1300 HYPERNET

Hours of Operation: Monday - Friday 9.00 am – 5:00 pm AEST

By Email: financialhardship@hypernet.com.au

By Mail:

Hypernet Financial Hardship Case Manager

Level 5, 20 Bond Street, Sydney NSW 2000

4. OUTCOME

If we request information about your circumstances and it's not provided to us, we may not be able to make an assessment about your eligibility under our Financial Hardship policy. Once all requested information (if applicable) has been provided, we will make an assessment within 5 business days and advise you of the outcome. We will not charge you for this assessment.

Your Financial Hardship assessment will be subject to a review every three months, to make sure the arrangement is still suitable to your financial position. If your financial position changes, for better or worse, please contact us at your earliest convenience to discuss your situation.

5. REGISTERED FINANCIAL COUNSELLORS

If you are facing financial difficulty, you may wish to obtain advice from a community financial counsellor.

You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline www.ndh.org.au

If you would like a Financial Counsellor to work with us on your behalf, you'll need to contact us to provide authority for this.

6. NEED MORE HELP?

Sometimes the cause of financial difficulties or even the problem itself can have a knock-on effect on people and their business. There are many helpful organisations offering support and resources for people experiencing Financial Hardship and the effects this can have on their lives.

- [Department of Human Services](#)

Information about contacting Centrelink, Medicare or Child Support, and the Department of Human Services. Visit: <http://www.humanservices.gov.au>

- [MoneySmart](#)

MoneySmart offer free, independent guidance so you can make most of your money. Visit: www.moneysmart.gov.au

- [National Debt Helpline](#)

Get free and independent assistance by speaking to one of National Debt Helpline's Financial Counsellors. Call: 1800 007 007 (Monday to Friday: 9:30am - 4:30pm) Visit: www.ndh.org.au

If you would like to speak to someone in regards to a complaint or dispute, our complaints policy can be found here
<https://www.hypernet.com.au/legal/complaints-handling-policy>

If you are unhappy with the assessment of your Financial Hardship application or wish to seek a review, please contact us using the financial hardship contact details above, and advise our team that you have a concern. We will endeavour to resolve any issues or concerns you have in accordance with our complaints policy.