



Financial Hardship Policy

Last Updated: 8 March 2022

Definition of 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.

Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term. Hardship can result from a number of factors including:

- Loss of employment of you or a family member
- Illness, including physical incapacity, hospitalisation or mental illness of you or a family member
- A death in the family
- Natural disaster
- Other factors resulting in an unforeseen change in your capacity to meet their payment obligations

We consider financial hardship as a state that involves an ongoing actual inability of the customer to pay bills, rather than an unwillingness to do so. In order for us to apply this policy you must satisfy KISA that you are experiencing financial hardship in the meaning of the above definition. The decision of whether you are experiencing financial hardship for the purpose of this policy will be made by KISA, in our sole discretion.

The process:

In times of genuine Hardship, customers and/or their financial counsellor deserve easy access to skilled and professional staff who can promptly help with their circumstance. KISA will provide this service by training our staff in the general credit area to identify financial hardship customers. Our staff will always ensure that your privacy is maintained while trying to assist you manage any hardship you may be facing.

KISA expects its staff members to act with compassion and sympathy, yet still manage the situation within business requirements. KISA staff are required to accept reasonable payment arrangements, taking into account each customer's individual circumstances.

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 14 working days whether you are eligible for assistance.

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.

You can apply for assistance under this policy by contacting us on 03 9005 7002 or by emailing to help@kisa.com.au. We will discuss your circumstances and request you complete our Financial Hardship Application Form. Our service team hours of operation are Monday – Friday, 9am to 5pm AEST

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>

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