

FINANCIAL HARDSHIP POLICY

This is the Financial Hardship Policy of Canard Pty Ltd ("The company") and forms part of the Service Terms on which we provide telecommunications services.

This is The company's Financial Hardship policy Policy, which forms part of The company's Standard Form of Agreement or The company's Master Services Agreement, as applicable.

Hardship Process

- Definition of Hardship
- The Company's Collections team
- Identification of a Customer Experiencing Financial Hardship
- Reaching a Financial Arrangement

Definition of Hardship

The ACIF Credit Management Code defines financial hardship as:

"a situation where a Customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the Supplier and the Customer reasonably expects to be able to discharge those obligations if payment and/or Service arrangements were changed. Financial hardship can be of limited or long term duration."

Support Team

In times of genuine Hardship, customers and/or their financial counsellor deserve easy access to empathetic and skilled staff who can promptly address their circumstance or concerns. These staff can also be contacted via a specific telephone number made available only to Financial Counsellors*. Our support team is available Monday to Friday 9am to 5pm, by calling 1300CANARD or emailing admin@canard.com.au.

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

The Support Team can offer the following options to assist a Customer to remain connected:

1. Spend Controls
2. Restriction of Service
3. Low cost interim options until Customer can resume original payments.

The Support Team may require the following from a Customer to Support their claim

1. Current income details
2. Current expenses
3. Any other relevant information deemed necessary

NOTE: The Company Support Team do not manage Business Accounts.

Customers who have chosen to transfer all of their services to another provider but still have an outstanding balance with The Company are ineligible for participation in The Company's Financial Hardship Program.

* (In order to speak to a Financial Counsellor, the customer must be present, or we must have received prior authority from the customer to speak with the Counsellor on their behalf. Please contact us for further information.)

Identification of a Customer Experiencing Financial Hardship

The Company considers financial hardship a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so. Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term. To illustrate, several of the common causes are listed below.

Hardship can result from a number of factors including:

- Loss of employment by the consumer or family member.
- Family breakdown.

Illness including physical incapacity, hospitalization, or mental illness of the consumer or family member.
A death in the family.
Abuse of the service by customer (e.g. from use of 190X numbers, GPRS).
Abuse of the service by a third party leaving the customer unable to pay the account.
Natural Disaster.

Reaching a Financial Arrangement

The Support Team make an assessment of a case of financial hardship on a case by case basis. All relevant factors will be considered, including but not limited to, ability to pay, necessity of service, likelihood that a Customer will be able to revert to original payments within an agreed fixed time.

The basic principle of any agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. the customer should not be going into further debt under the arrangement).

All Financial Arrangements will be confirmed in writing, either by email or mail if necessary.

Review of Outcome of Financial Hardship Application

To instigate a review, a Customer must contact us within 21 days of receiving the written response to the Request for Financial Hardship. A customer must provide the review request in writing, by email to admin@canard.com.au or writing to Canard Pty Ltd, PO Box 18122 Melbourne VIC 3000.

If longer than 21 days is required, a request to extend the time may be made by calling 1300CANARD and requesting via Customer Service.

No specific form will be required to instigate the review. A Customer just needs to state reasons why the outcome is unsatisfactory and provide any relevant supporting documents. A Customer must provide a contact telephone number for contact about the review.

A written response will be provided within 14 days.