

FINANCIAL HARDSHIP POLICY



At MyRepublic, we are committed to assessing your eligibility for assistance under our Financial Hardship Policy in a fair and timely manner. The Telecommunications Consumer Protections Code defines Financial Hardship as a situation where a customer is unable to discharge their 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.

What is our process?

To talk to us about your Financial Hardship, you can contact us in any one of the following ways:

By chat:	MyRepublic Live Chat Monday-Friday 8am-8pm
By mail:	MyRepublic Pty Ltd PO BOX 7081 Alexandria, NSW 2015
By email:	customerservice@myrepublic.com.au

When assessing your eligibility for Financial Hardship, we consider any documents relating to income, statements from advisors and past payment history when we make an assessment. We may ask you to provide 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 including income.

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 10 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, while keeping your services active. Where appropriate we will discuss means with you on how to limit your spend, this may include but is not limited to:

- Spend control
- Restriction of service, in respect of specific services
- Transferring the customer to a lower value plan
- Payment extensions
- Specific payment plans
- Alternative payment arrangements
- Agreeing on an alternative arrangement, plan or contract

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.

How can you find a financial counsellor?

You can talk to a 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>.

How to make a complaint?

Information on our complaints handling policy can be found [here](#).