

Cadiz³ is committed to helping and supporting customers facing financial hardship maintain telecommunications access. We will work with you on a case-by-case basis to find a sustainable solution having regard for your individual circumstances.

1. Financial Hardship

The Telecommunications Consumer Protections Code C628:2019 defines Financial Hardship as a situation where a customer is unable to discharge the financial obligations owed in relation to our contracted services due to a reasonable temporary or ongoing cause but where the customer expects to be able to do so over time if relevant payment arrangements or other arrangements are changed.

Financial hardship can happen for many unexpected life events including, but not limited to, change in income, injury or illness, a relationship breakdown, or emergency events like natural disasters and pandemics.

2. In The First Instance – Contact Us

If your financial situation has changed and you are finding it difficult paying our services, we encourage you to please reach out to our Accounts department as soon as possible:

Business Hours:	8:30 am to 5:00 pm Monday to Friday
Phone:	1300 933 217
Email:	accounts@cadiz3.com.au

3. The Process to Assess Your Application

To be able to find a suitable solution for you, we will ask you to complete the Financial Hardship Application Form that we will send you with as much detail as possible. The application should take no more than 30 minutes to complete. In some cases, we may need to contact you further for additional information and/or supporting documentation to conduct an assessment. However, we would not ordinarily require it unless:

- The financial arrangement is likely to be long term;
- The Supplier considers the amount to be a large or significant amount;
- The Customer has not been the Supplier's Customer for very long; or
- The Supplier reasonably believe there is a possibility of fraud.

If you satisfy one of the above criteria, 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 advisor or counsellor; and
- Any further evidence that can explain your circumstances (e.g. 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 have received all required information, we will let you know within five (5) working days whether you are eligible for assistance under our Financial Hardship Policy.

4. Other Options

There are a few options that may be available to you depending on your circumstances.

If you wish to stay connected with us, some options include:

- Spend controls;
- Restriction of service, in respect of overall or specific services; or
- Low cost interim options until you can continue with original payments.

Some other options for suitable financial arrangements include:

- Temporarily postponing or deferring payments;
- Agreeing on an alternative arrangement, plan, or contract, including discussing Pre-Paid Services;
- Discounting or waiving of debt; or
- Waiving cancellation fees.

5. The Outcome

If you are eligible, we will work with you to come to an agreement that will allow you to pay your outstanding charges in a way that does not worsen your financial position. Once we come to an agreement, we will advise of this in writing via letter or email to you. You must inform us immediately if your circumstances change (for better or for worse) during our arrangement, as consequences may apply if you fail to adhere to the Financial Hardship Agreement.

We will also advise you in writing if your application is unsuccessful, and the reasoning for our decision.

There is no charge for applying or entering into a Financial Hardship Agreement.

6. Further Assistance

If you wish to obtain free and independent financial advice from a qualified community financial counsellor or a consumer advocate, please visit www.ndh.org.au, or phone the National Debt Helpline from anywhere in Australia on **1800 007 007** (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday) to confidentially discuss your circumstances.

7. Privacy

The information provided as part of the hardship application will be used and stored in accordance with the Australian Privacy Act and Cadiz³'s Privacy Policy available at www.cadiz3.com.au/legal.

8. Feedback and Complaints

As a customer of ours, you are entitled to raise concerns or make a complaint. If you have any comments in relation to this Policy, please contact us. We value your thoughts and suggestions, and are committed to acknowledging your feedback in a prompt manner.

If you are not satisfied with the outcome of your Financial Hardship application, you may wish to make a complaint and request a review. Please view our policy and procedures handling of verbal and written complaints at www.cadiz3.com.au/legal.