

Redfox Financial Hardship Policy



Definition of Financial Hardship

The Telecommunications Consumer Protections Code C628:2015 defines Financial Hardship as a situation where a customer is unable to discharge of the financial obligations in relation to our services due to a reasonable temporary or ongoing cause but where the customer expects to be able to do so over time if payment arrangements are changed.

Statement of Intention

At Redfox, we are here to help. We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

Contact Us

We encourage you to contact us if you experience any difficulties paying our services. Please contact us by calling 07 4951 7777 if you would like to discuss any Financial Hardship matters with us. Our office hours are Monday to Friday from 8.30am to 5.00pm.

Identification of a Customer Experiencing Financial Hardship

Redfox considers financial hardship as a state that involves a customer's inability to pay bills, rather than an unwillingness to do so. Financial hardship can arise from a variety of situations and can be of either limited duration or long term. Common causes of financial hardship include, but are not limited to:

- Loss of employment by the customer or family member;
- Family breakdown;
- Illness including physical incapacity, hospitalisation, or mental illness of the customer or family member;
- A death in the family;
- Abuse of the service by a third party leaving the customer unable to pay the account; and
- Natural Disaster.

The Process

1. Contact our accounts team on 07 4951 7777 or via email accounts@redfoxcorp.com.au. Our office hours are Monday to Friday from 8.30am to 5.00pm. Our Financial Hardship Application Form is also available on our website and can be submitted online.
2. When assessing your eligibility for Financial Hardship, we may request 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; or
 - A statement of your financial position

However, we would not ordinarily require this information unless:

- It appears that the financial arrangement needs to exceed 3 months;
- Redfox consider the amount to be repaid large, or significant;
- The Customer has not been with Redfox for very long; or
- Redfox reasonably believe there is a possibility of fraud.

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.

3. The agreed financial solution should meet the following criteria:
 - 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).
 - The arrangement should provide a continued reduction of debt at a reasonable rate (i.e. the customer should not be increasing existing debt levels under the arrangement).
4. Once all required information has been received, we will advise you of the outcome within 5 working days.
5. Once we come to an agreement we will issue a Payment Plan via email or letter to you. You must inform us if your circumstances change (for better or worse) during our arrangement. Please note that we will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

How long will the assessment take?

Your assessment will be reviewed by our credit team within 5 business days.

Your Options

If you are experiencing Financial Hardship, 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;
- Transfer to a lower priced contract; or
- Migration to a lower spend plan until Customer can take on original contract.

Some other options for suitable financial arrangements include:

- Temporarily postponing or deferring payments
- Discounting or waiving of debt
- Agreeing on an alternative arrangement, plan or contract

Financial Counselling Services

You can talk to a phone financial counsellor or a consumer advocate who deals with financial difficulty matters 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>.

Information on the Complaints Handling Process

You may wish to make a complaint and request a review if you are not satisfied with the outcome of your Financial Hardship application. Pursuant to the Australian Communications Media Authority ('ACMA') Complaints Standard, a complaint does not include an initial call to request information or support or to report a fault or service difficulty unless you advise us that you want that call treated as a complaint and does not include an issue that is the subject of legal action. You can also make a complaint in writing by email or post.

We are required to acknowledge all complaints within two working days, use our best efforts to resolve the complaint on first contact and otherwise resolve the complaint within 15 working days. As an additional safeguard to ensure that your complaint is properly handled, any complaints data that we receive will be provided to the ACMA to allow it to monitor our complaints-handling process in line with the ACMA Record-keeping Rules.