

LEGAL POLICY

# Financial Hardship Policy

1.0

Support available if you are experiencing financial difficulty.

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DATE

**9 December 2020**

ABN

74 101 234 664

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## Hardship Process

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## Definition of Hardship

The Telecommunications Consumer Protections Code (TCP) defines financial hardship as: a situation where a Customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment, being the victim of domestic or family violence, or other reasonable temporary or ongoing cause; and the Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.

## Account Management 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. Real World Technology Solutions will provide this service by training all staff in the general credit area to identify financial hardship customers, and refer these customers to specialised staff. These staff can also be contacted at 1300 798 718.

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

### NOTE:

- The Real World Technology Solutions Account Management 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 Real World Technology Solutions are ineligible for participation in Real World Technology Solutions' Financial Hardship Program.

For a current list of community financial counselling services consult the Financial Counselling Australia website: [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au) or if you are experiencing financial difficulty, you can also contact a free and independent financial counsellor on 1800 007 007.

## Identification of a Customer Experiencing Financial Hardship

Real World Technology Solutions 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, hospitalisation, 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 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). To enable this to occur, there are options available to both Real World Technology Solutions and our customers to manage the use of their services. For example, we may agree to restrict access to a service, transfer a post-paid contract customer onto a pre-paid service, or bar access to certain call types.

To assist us in assessing your application for hardship assistance, we will need you to provide your account details and other personal information so that we can identify you as the account holder of the service. Depending on the circumstances of your application, we may also require documentation in support of the information you provide to us as part of your application (e.g. a letter from your doctor if your hardship is due to illness). If we will require such supporting information from you, we will advise you when we discuss your application with you.

## How to find out more

**By phone** 1300 798 718

**By Mail**

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