

The team at Pentanet are here to help. We understand that circumstances and events out of your control can sometimes make it difficult to keep up with regular bills.

If you are experiencing financial hardship, we are committed to keeping you connected. We can assist on a case-by-case basis, taking your individual circumstances into consideration to develop a sustainable solution.

Financial hardship eligibility

Financial hardship refers to a situation where you are unable to discharge your financial obligations under your contract with Pentanet and you reasonably expect to be able to discharge those obligations if payment and/or service arrangements were changed.

Grounds for financial hardship typically include:

- Personal or household illness;
- Unemployment or low/insufficient income, including reduced access to income;
- Being a victim or survivor of domestic or family violence;
- A change in personal or family circumstances;
- A family bereavement;
- Natural disasters;
- Unexpected events or changes that have impacted income or expenditure; or
- Other reasonable causes.

How we can help

We will work with you to assess whether you are eligible for assistance under this policy. In all cases we will work with you to come to a suitable arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position.

Where appropriate, we will also discuss available options such as how to limit your spending during the term of our arrangement and thereafter.

Considering your individual circumstances, a range of options are available to help you get back on track such as:

- Payment plans;
- Reducing your current plan to one that is lower cost for the interim;
- Restricting your service for the interim;
- Temporarily postponing or deferring payments;
- Transferring to a lower-cost contract; or
- Discounting a late payment fee.

Service disconnection will only be used by Pentanet as a measure of last resort.

Starting the process

If you are having difficulties paying for our services, please contact us between 8:30am to 5:30pm Monday to Friday by:

- Live chat on our [website](#); or
- Telephone (08) 9466 2670.

Alternatively, you can get in touch with us to start or monitor your application by raising a ticket through our [customer portal](#) or by sending an email to: receivables@pentanet.com.au

Assessment

When assessing your eligibility for assistance, we will temporarily suspend credit management action. Depending on your circumstances, we may also ask you to provide certain supporting documentation 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;
- Employment information;
- Income details (including any government assistance);
- Debt statements (bills).

Applications from customers seeking short term assistance and from customers who are victims or survivors of domestic or family violence will not be required to provide supporting documentation.

We will use the information you provide, as well as other information available to us in order to perform the assessment. Once we receive all required information, we will complete our assessment within 5 working days to determine whether you are eligible for assistance under our Financial Hardship Policy. Once the assessment is complete, we will advise you within 2 working days of the outcome. If you do not meet the eligibility criteria for Financial Hardship, we will advise you immediately.

To provide us with the requested information, please:

- email to receivables@pentanet.com.au; or
- post to Pentanet: 25/257 Balcatta Road, Balcatta WA 6021

If you choose not to provide us with the requested information, we may not be able to assess your circumstances.

Please note, there is no charge for an assessment of financial hardship and the provision of false or incomplete information may result in Pentanet cancelling any hardship arrangements. Failure to comply with the financial hardship arrangement may result in credit management action.

Arrangement

Once we confirm your eligibility for assistance, we will establish a payment arrangement with you. If requested, we can put this in writing via letter or email to you.

The agreed financial solution must meet the following criteria:

- The repayment should be enough to cover expected future use of the service; and

- The arrangement should provide a continued reduction of debt at a reasonable level.

Keep in mind, you must inform us if your circumstances change (for better or for worse) during our arrangement.

Where can I find further assistance?

We encourage you to contact a financial counsellor in your State to assist you. To be put in touch with a financial counsellor, you can contact the National Debt Helpline on 1800 007 007 or visit their website: <https://ndh.org.au/financial-counselling/find-a-financial-counsellor/>.

We also have a range of tools available to assist with controlling spend. For more information, please refer to the Spend Management Tools on our [website](#).

The [National Relay Service \(NRS\)](#) can help you if you're d/Deaf or find it hard to hear or speak to hearing people on the phone.

The [Translating and Interpreting Service \(TIS National\)](#) is an interpreting service provided by the Department of Home Affairs for people with limited English proficiency.

Your privacy

Our Credit Team are experienced in treating matters of financial hardship with understanding and sensitivity, and your privacy will remain our utmost concern. All information will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988.

Making a complaint

If you are not happy with the outcome of your assessment for assistance under our Financial Hardship Policy, you can request a review of that decision or make a complaint by following our [Complaints Handling](#) process.

If you remain dissatisfied with the outcome of your complaint following our complaint resolution process, you can contact the Telecommunication Industry Ombudsman (TIO) for independent advice or external dispute resolution. The TIO may be contacted by phone: 1800 062 058 or online at: www.tio.com.au

Please note that making a complaint under this section does not prevent a customer from agreeing to or making an arrangement for Financial Hardship assistance.