



### What is financial hardship?

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.

Typical grounds for financial hardship include:

- 🏠 Illness,
- 🏠 Loss of employment,
- 🏠 Being the victim of domestic or family violence,
- 🏠 Other factors resulting in unforeseen change in the customer's capacity to meet their obligations.

### What do I need to do?

We encourage you to contact a financial counsellor in your State to assist you in establishing whether you are suffering financial hardship and to assist you in paying your bills where necessary.

There are many organisations that assist in times of hardship such as the National Debt Helpline. To be put in touch with a financial counsellor, you can contact the National Debt Helpline on 1800 007 007 or visit their website [www.ndh.org.au](http://www.ndh.org.au).

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](#).

Please contact us using any of the below methods should you experience any difficulties paying for our services:

- 🏠 Live chat on our [website](#)
- 🏠 Raise a ticket through our [portal](#)
- 🏠 Email [accounts@pentanet.com.au](mailto:accounts@pentanet.com.au)
- 🏠 Call 08 9466 2670 between 8:30am to 5:00pm Monday to Friday.

### Our credit team

In times of genuine hardship, we understand that customers and/or their financial counsellor deserve easy access to empathetic and skilled staff. Our Credit Team are trained to act with compassion and sympathy, whilst still meeting business requirements.

The Credit Team is responsible for establishing and accepting reasonable, flexible payment arrangements, taking into consideration each customer's individual circumstances.

### Identification of a customer experiencing financial hardship

Pentanet considers financial hardship a state that involves a customer's inability to pay bills, rather than an unwillingness to pay them.

When assessing your eligibility for Financial Hardship, we will suspend Credit Management action and may also 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 counsellor;
- 🏠 A statement of your financial position;
- 🏠 Employment information;
- 🏠 Income details (including any government assistance);
- 🏠 Debt statements (bills).

We may use the information you provide, as well as other information available to us. Once we receive all required

information, we will advise you within 7 working days whether you are eligible for assistance under our Financial Hardship Policy.

To provide us with the requested information, please either:

- 🏠 post to Pentanet, 2/8 Corbusier Place, Balcatta WA 6021 or;
- 🏠 email to [accounts@pentanet.com.au](mailto:accounts@pentanet.com.au).

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

Please note, 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.

There is no charge for assessing your Financial Hardship circumstances or for administering the matter.

### Reaching a financial arrangement

If you are eligible for assistance under our Financial Hardship Policy, 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.

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.

Upon request or suggestion, we will restrict your services. This includes but is not limited to:

- 🏠 Blocking of adding data packs;
- 🏠 Reducing your current plan to a cheaper one;
- 🏠 Removing access to apply for new products or services;
- 🏠 Suspending use of some or all services.

Once we come to an agreement, we will put this in writing via letter or email to you. We will also require your acceptance prior to the commencement of the agreement.

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

### 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.