

Financial Hardship Policy

Definition of Hardship

The Telecommunications Consumer Protections Code (TCP) defines financial hardship as:

a situation where a Customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge those obligations if payment and/or Service arrangements were changed. Financial hardship can be of limited or long term duration.

Identification of a Customer Experiencing Financial Hardship

ekit 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 come about from a variety of situations and can result from a number of factors including:

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

Financial Counsellors

For a current list of community financial counselling services, please consult the Financial Counselling Australia website: www.financialcounsellingaustralia.org.au

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 consumer'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 consumer should not be going into further debt under the arrangement). To enable this to occur, there are options available to ekit and our customers to manage the use of their services. For example, we may agree to restrict access to a 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 verify you as the account holder of the service. Depending on your circumstances of your application, we may also require documentation in support of the information you provide to us as part of your application (i.e. 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

Hardship Inquiries: 1800 795 252
Hours of Operation: Monday – Friday 9:00am – 5:00pm AEST

By Email

shout@ekit.com

By Post

ekit Customer Service
Level 3, 100 Dorcas St
South Melbourne, VIC, 3205