

# Hardship Policy

Woolworths understands that sometimes customers may face unexpected circumstances that can affect their ability to meet their financial obligations due to financial hardship.

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

- a) 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 or other reasonable cause; and
- b) 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.

Financial hardship is essentially an inability to pay bills, rather than an unwillingness to pay them. If you are suffering genuine financial hardship it is better to advise us of your circumstances and work with Woolworths to assist you. Please contact us on 1300 10 1234 to discuss the matter in detail and to find a best practice solution for you. If you do not advise us and fail to pay your bill, your account may be managed through the standard collections process. Please refer to the Woolworths Credit Statement / Policy.

You can talk to a phone financial counsellor 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>

## Accessing the Hardship Program

Woolworths Staff are trained to identify and assist customers facing financial hardship. Ways of offering support can be by identifying ways to stay on top of your spend with us or agreeing to a suitable payment arrangement based on your individual circumstances. A suitable payment arrangement should be sufficient to cover expected future use of the service (with agreed service access limitations to ensure your financial position does not worsen over a reasonable period of time) and should provide a continued reduction of debt at an agreed level.

When assessing your eligibility for Financial Hardship assistance, we may 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

To assist us in assessing your application for financial hardship assistance, we will need you to provide your account details and other personal information so that we can identify you as the primary 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. Centrelink customer reference number or limited health information). If Woolworths require supporting information from you, we will request this when we discuss your application with you. In assessing your eligibility for Financial Hardship assistance, Woolworths may use information that has been provided by you or information that is available to Woolworths. Woolworths Staff will always ensure that your personal privacy is maintained in accordance with the privacy provisions of the Privacy Act 1988.

Woolworths will assess your request for financial hardship assistance within seven (7) working days after receipt of documents required by us. In assessing your application we will rely on the information which you provide to us, and that the provision of false, incomplete or misleading information may result in us being unable to make an assessment, as well as relying on any other relevant information available to us. There is no charge for making an application or for administration of any agreed financial hardship arrangement.

### **Exiting the Hardship Program**

A financial hardship arrangement will have an agreed date whereby it will terminate providing the account has then been paid up to date. You may choose to terminate the arrangement prior to this time should your circumstances change and the account is paid in full.

If you fail to adhere to the terms of the arrangement, we may terminate it early and your account may be managed through the Woolworths standard collections process.