

Financial Hardship Policy



The team at NCTS 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 difficulty, whether temporary or ongoing, 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.

What Is Financial Hardship?

Financial hardship refers to a situation where you are unable to discharge your financial obligations under your contract with NCTS 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:

- Loss of employment
- Injury or illness
- Natural disasters
- Being the victim of domestic or family violence
- Homelessness

How we can Help

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.

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

- Reducing your current plan to one that is lower cost for the interim
- Restricting your service for the interim
- Transferring to a plan which includes shaping
- Temporarily postponing or deferring payments
- Transferring to a lower-cost contract
- Waiving late payment fees.

Starting the Process

If you are having difficulties paying for our services, please contact us between 8:30am to 5:00pm Monday to Friday by telephone at **1300 420 354**.

Alternatively, you can get in touch with us by raising a ticket through our customer portal or by sending an email to support@ncts.com.au and we will get back to you within 1 working day.

Assessment

When assessing your eligibility for assistance, we will temporarily suspend credit management action and 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

1300 420 354

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- A statement of your financial position
- Employment information
- Income details (including any government assistance)
- Debt statements (bills).

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 advise you within 5 working days whether you are eligible for assistance under our Financial Hardship Policy. To provide us with the requested information, please:

- post to **14/30 Habib Dr, Lismore NSW 2480**
- email to **support@ncts.com.au**

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 NCTS 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
- 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. 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**.

Alternatively, you can find the financial counselling service nearest to you by visiting **<http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>**. You may ask us to deal with a Financial Counsellor on your behalf. In order for us to speak to your Financial Counsellor you must be present, or we must have your prior authority. Please contact us for further information.

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 dissatisfied with the outcome of your assessment for assistance under our Financial Hardship Policy, you can make a complaint by following our Complaints Handling process.

Contacting us

Please contact us as soon as possible if you are experiencing any difficulties paying for your services. You can call 1300 420 354 between 8.30am and 5.00pm Monday to Friday if you would like to discuss any Financial Hardship matters with us.

1300 420 354

support@ncts.com.au **www.ncts.com.au**