

## **Infinite Networks Pty Ltd**

### **Financial Hardship Policy**

Infinite is committed to assisting its customers who experience genuine financial hardship to continue receiving telecommunications access. Infinite understands that unforeseen events in your life may affect your ability to pay Infinite for our services.

This is Infinite's Financial Hardship Policy that applies to any service supplied by Infinite that falls within the scope of the Telecommunications Consumer Protections Code. Infinite has established our hardship policy to cover these unforeseen circumstances or longer term situations that could impact your current financial commitments.

Examples of what could be considered an unforeseen circumstance include loss of employment, natural disaster or pandemic (such as the recent COVID-19 pandemic), sudden illness or any other reasonable cause such as a death in the family. Customers merely seeking to defer payment will not be eligible.

In accordance with our hardship policy, we can provide a range of payment and service options in order to ensure you can stay connected while experiencing hardship.

Options may include:

- Payment arrangements allowing you to pay your account by small regular payments over a fixed period of time;
- Putting you on a reduced monthly data allowance, therefore reducing your monthly spend; or
- Restricting purchases of additional services such as additional data blocks to avoid you unnecessarily increasing your debt.

Infinite assesses each customer's application for financial hardship assistance on their own individual financial circumstances. Infinite may require supporting documents such as medical certificates, evidence of termination of employment or evidence of future income.

In the event the requested supporting documentation is not provided or Infinite reasonably believes the information provided is false and/or misleading, we may cancel any financial hardship arrangements in place or pending.

When making an assessment, Infinite will consider the level of telecommunications usage to ensure you are aware of its service options and are able to control your future bills. Infinite may look closely at your history, including payment history.

Once all information is required to make an assessment, Infinite will endeavour to advise you of the outcome within 7 business days.

Infinite will work with you to set up a plan and help manage the payment of any outstanding amounts you currently have or may expect to have in the future (*Assistance Plan*). Once the Assistance Plan is agreed to, Infinite will require a formal *Financial Hardship Agreement* to be entered into with you. This agreement will be posted to you and must be returned within 7 business days. The agreement will set out:

- The assistance and concessions offered;
- Any changes to your current account and spend controls or restrictions agreed to;
- Your obligations including any payment plan arrangements; and
- The length of the agreement.

No assistance will be provided until the *Financial Hardship Agreement* has been signed and returned to Infinite.

In the event your circumstances change, you must notify the financial hardship team (using the details below) who will review the agreement. Once reviewed, changes may be incorporated into the agreement with Infinite.

In the event you repeatedly fail to make any payments required under the agreement or you fail to comply with any other agreed obligations, Infinite reserves the rights to suspend your service and/or terminate the agreement and any outstanding debts owed to Infinite will be dealt with under Infinite's ordinary debt management process.

Applications can be provided as follows:

- a) by email to: [support@infinite.net.au](mailto:support@infinite.net.au)
- b) in writing to: Financial Hardship Officer, PO Box 316 Deakin West ACT 2600
- c) by telephone: 1300 790 337 (9am-5pm Monday to Friday)

Please visit <http://www.ndh.org.au/Talk-to-a-financial-counsellor/Find-a-financial-counsellor> if you require financial counselling. Infinite has no affiliation with the website or its services and is not responsible or liable for any advice you receive by visiting the link provided.