



Globalgig Australia Financial Hardship Policy

Valid as of 1 April 2013

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1. How is Financial Hardship defined

The Communications Alliance Telecommunications Consumer Protection Code defines Financial Hardship as including *A situation where a customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the supplier and the customer reasonably expects to be able to discharge these obligations if payment and/or service arrangements were changed. Financial hardship can be of limited or long term duration.*

2. What are some of the causes of Financial Hardship

Financial Hardship involves an inability by you, our customer, to pay bills, rather than an unwillingness to do so. Financial Hardship can arise from a variety of situations and can be of limited duration or long term, and can result from a number of unforeseen factors including loss of employment, family breakdown, illness or death of a family member and involves a temporary increase in financial commitments.

Financial hardship can happen to anyone, so if you find yourself in a genuine Financial Hardship situation, please don't hesitate to contact our Customer Care team to discuss the matter.

If you are simply experiencing temporary payment difficulties, this policy does not apply to you. In that event, you should call our Customer Care team to discuss the position.

3. How can Globalgig help

In times of genuine Financial Hardship, you or your financial counselor deserve easy access to empathetic and skilled staff that can promptly address your individual circumstances and concerns. Globalgig will provide this service by training relevant staff in regard to Financial Hardship, and by referring you to our specially trained staff. These staff members will work with you or your financial counselor to reach a mutually reasonable financial arrangement.

Details of how to locate community-based financial counselors who may be able to assist you in times of financial hardship can be found at:

<http://www.fahcsia.gov.au/our-responsibilities/communities-and-vulnerable-people/programs-services/commonwealth-financial-counselling-cfc/commonwealth-financial-counselling-cfc-directory>

4. What is Globalgig's approach to reaching a Financial Arrangement

The basic principle of an agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure your financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt (i.e., you should not be going into further debt under the arrangement). Options available may be controlling the amount spent on your account or restricting your service for a limited period of time.

5. How to contact us

By phone 1300 281 582 anytime

By email customercare@globalgig.com

By mail Globalgig Australia Pty Ltd, GPO Box 2766, BRISBANE QLD 4001