

Leaptel Financial Hardship Policy



Intention of this policy

Leaptel understands that financial circumstances can make it difficult to maintain telecommunication services. We are committed to helping you continue your telecommunication services with us by working with you to find a sustainable solution. The help we provide you will depend on your individual circumstances and all agreements are made on a case-by-case basis. You are not charged for this service.

Definition of Financial Hardship

Leaptel defines financial hardship as a situation where:

- a customer is unable because of illness, unemployment, being the victim of domestic or family violence, or other reasonable cause, to discharge their financial obligations under their contract with Leaptel; and
- the customer believes that they are able to discharge those obligations if payment and/or service arrangements were changed.

This financial hardship can be temporary or ongoing.

Financial hardship is not an unwillingness to pay a bill.

How to Start the Process

In times of genuine hardship, we appreciate that customers and/or their financial counsellor need to speak with someone who understands and is trained to deal with financial hardship. Leaptel provides training to all staff on how to handle billing inquiries and concerns, however cases of Financial Hardship are handled by a specialised team.

Our Billing Team will work with you, acting with sympathy and compassion, to establish a workable arrangement that also meets our business requirements.

Please contact our Billing Team on 1300 205 327 and ask to speak to our Financial Hardship Team (Monday to Friday, 9:00 am – 5:00pm AEST).

We will not charge you for assessing your financial circumstances or for the administration of your arrangement.

Eligibility

We will assess your application for financial hardship by considering the individual and financial circumstances of your situation. To do this we may need to ask you some questions about your situation, such as:

1. Whether your financial situation is temporary or ongoing;
2. Specific details on your financial situation such as your income details and expenses;
3. What types of telecommunication services you require.

We may also ask you to provide verifying documents to make an accurate assessment of your situation, such as:

1. A statutory declaration or official written document from a person or support agency to verify your situation;
2. A statement of your financial circumstances;
3. Confirmation that you have consulted with a recognised financial counsellor.

Once sufficient information is provided to us, we will advise within 5 working days whether you are eligible for support under our Financial Hardship Policy.

If you are unable to provide us with the requested information it may be difficult to assess your eligibility for financial assistance, although we recognise that in some circumstances you may have valid reasons for being unable to provide the required information.

How we can assist you

If you are eligible, Leaptel will contact you to discuss what arrangement is suitable to allow you to pay your outstanding amounts without worsening your financial situation.

Options to keep you connected we may suggest, but are not limited to are:

- Apply appropriate spend controls
- Restriction of the service or services provided by Leaptel, such as:
 - Restricting the telephone calls you can make;
 - Removing access to apply to new products or services;
 - Temporarily suspending the use of some or all of your services;
- Transfer to an alternative plan or contract that is more affordable and meets your needs

Payment options to help you get on top of your account we may suggest, but are not limited to are:

- Temporary postponement or deferral of payments
- Agreeing on an alternative payment agreement that:
 - Ensures sufficient payments are made to cover expected future use of the service while ensuring your financial position does not worsen over the period of time;
 - Ensures sufficient payments are made to result in continued reduction of debt and that you are not going into further debt under the arrangement;
- Waiving late payment fees
- Waiving cancellation fees

Our Financial Hardship Team will work with you to find a solution that is sustainable, assisting you in remaining connected with us and enable you to manage your current and future Leaptel bills.

After an agreement is reached, we will put this in writing via letter or email to you.

Finding a Financial Counsellor

If you are in financial difficulty you may wish to consult with a recognised financial counsellor. You can talk to a financial counsellor by calling the National Debt Hotline on 1800 007 007 (Monday to Friday, 9.30am – 4.30pm). This number will automatically connect you to a financial counsellor located in the State or Territory closest to you. Additionally, you can visit the National Debt Hotline at www.ndh.org.au

Have a Complaint?

If you are not happy with the outcome of your application for financial hardship, you can seek a review of your Financial Hardship Application. To do so please refer to our Complaint Handling Policy.

Further information

For further information, please call our billing team on 1300 205 327.