Financial Hardship Policy

Introduction
Some personal/residential and small business customers who are experiencing financial hardship may be entitled to special arrangements from MCS Communications for bills they cannot immediately afford to pay. Depending on your circumstances, there may be options for helping to manage your financial difficulty e.g. payment plans, service restrictions and spending caps. Eligibility is set out in MCS Communications' Financial Hardship Policy.

Contacting us about Financial Hardship
You can contact us regarding financial hardship issues as follows:

Name: Matthew Stoikos
Email: support@mcscommunications.com.au
Postal: Suite 567, Level 3, Eastland Shopping Centre, 175 Maroondah Highway, Ringwood VIC 3134

The Financial Hardship Officer can provide more information and a copy of our policy. You can also access it from our web site.

Information we may require:
To process a financial hardship enquiry or application, we first ask for an application which is attached to this Summary that identifies you, your account and other basic information. You must send it, and any other supporting documentation we require, to the email address, postal address or fax number above, addressed to 'Financial Hardship Officer, MCS Communications'.

We may require further documentation, depending on the nature and circumstances of your claim e.g.(if relevant):

- evidence that you lost employment;
- evidence that you have consulted a financial counsellor;
- a statutory declaration by you;
- a statutory declaration by someone familiar with your circumstances;
- a medical certificate

Our assessment of an application may be based on the information you provide or other information available to us. If the information you provide is not sufficient for us to make an assessment, we will tell you that, and what other information is required. If you do not provide information as requested, an assessment may not be made. Provision of false or incomplete information may result in us cancelling any hardship arrangements.

How we assess an application generally:
We try to be flexible, since there are many different possible circumstances. But generally:

- We will check that the amount involved is not disputed. If it is, our Complaints Policy applies instead
- We'll assess whether the application meets the definition for financial hardship.
- We'll consider if non-payment of amounts is reasonable in all the circumstances.
- Then we'll consider whether your reason for being unable to pay fall into those relevant under our Financial Hardship Policy.
- Then we'll consider whether a financial hardship arrangement could assist you.
- Then we'll consider an appropriate arrangement under our Policy and the Telecommunications Consumer Protections Code C628:2012 and propose it to you. Where possible and appropriate, we will provide you with flexible repayment options to meet your individual circumstances.
- We will make an assessment within 7 working days after you provide the last of any information or supporting documentation we reasonably require.

A proposed financial hardship arrangement has no effect unless and until you accept it. If you do not accept a proposed arrangement within 10 days, it is no longer open for acceptance. (But if you do not accept in that time for good reason, we will not unreasonably refuse to extend the proposal.) If it becomes clear to us at any time that you do not meet the criteria for arrangement or assistance, we will inform you immediately.

Your rights & obligations if we enter a financial hardship arrangement:
- You, and we must comply with an agreed financial hardship arrangement.
- We will give you written details of the arrangement if you ask for them.
- We will not pursue credit management action over a debt while a financial hardship arrangement covering that debt is in place and you are complying with it.

You must promptly advise us if your circumstances change during the term of the financial hardship arrangement.