

FINANCIAL HARDSHIP POLICY

INTRODUCTION

This document sets out the financial hardship policy of Raines Internet Solutions, which aims to assist customers who are experiencing genuine financial difficulty in paying their telecommunications bills. We are committed to providing fair, flexible and compassionate solutions to our customers, while complying with the ACMA's Consumer Safeguards for Telecommunications in Financial Hardship (2020).

WHAT IS FINANCIAL HARDSHIP?

Financial hardship is a situation where a customer is unable to pay their telecommunications bills due to a change in their circumstances that is beyond their control, such as:

- Loss of employment or income
- Illness, injury or disability
- Family breakdown or domestic violence
- Natural disaster or emergency
- Other unforeseen events that affect their ability to pay

Financial hardship is not a result of over-commitment, overspending or mismanagement of finances. It is also not a means to avoid or delay payment of legitimate charges.

HOW TO APPLY FOR FINANCIAL HARDSHIP ASSISTANCE?

If you are experiencing financial hardship and need help with paying your telecommunications bills, you can contact us by:

- Calling our dedicated Accounts team on (03) 9912 6838
- Sending an email to accounts@rainseshosting.com
- Filling out an online request via our client portal: [Submit Service Request](#)

You will need to provide us with some information and evidence to support your claim of financial hardship, such as:

- Your name, account number and contact details
- The reason and duration of your financial hardship
- Your income, expenses and assets
- Any relevant documents, such as payslips, bank statements, medical certificates, Centrelink statements, etc.

ELIGIBILITY FOR FINANCIAL HARDSHIP (OUR PROCESS)

When assessing your eligibility for Financial Hardship, we may request supporting documentation to conduct an assessment. However, we would not ordinarily require it unless:

- It appears that the financial arrangement will need to be long term
- The Supplier considers the amount to be repaid large or significant
- The Customer has not been the Supplier's Customer very long; or
- The Supplier reasonably believe there is a possibility of fraud

If you satisfy one of the above criteria, we may ask you to provide certain documents 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; and
- A statement of your financial position

We may not be able to assess your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we receive all required information, we will let you know within 7 working days whether you are eligible for assistance under our Financial Hardship Policy. If we need more time or information, we will let you know and keep you updated on the progress of your application.

WHAT ARE THE OPTIONS FOR FINANCIAL HARDSHIP ASSISTANCE?

If we accept your application for financial hardship assistance, we will work with you to find a suitable arrangement that meets your needs and circumstances. Some of the options we can offer include:

- Extending the due date of your bill
- Reducing or waiving late payment fees or interest charges
- Offering a payment plan that allows you to pay your bill in instalments
- Temporarily suspending or restricting your service to avoid further charges
- Changing your plan or package to a more affordable option
- Referring you to a financial counsellor or other support service

We will confirm the details of the arrangement in writing and monitor your compliance with the agreed terms. If your situation changes or you are unable to meet the arrangement, you must contact us as soon as possible to discuss alternative options. We will review your arrangement at least every 6 months or as required by your circumstances.

WHAT ARE YOUR RIGHTS AND RESPONSIBILITIES?

As a customer who is applying for or receiving financial hardship assistance, you have the right to:

- Be treated with respect, dignity and confidentiality
- Receive clear and accurate information about our financial hardship policy and process
- Have your application assessed fairly and promptly
- Negotiate a reasonable and sustainable arrangement that suits your situation
- Request a review of the arrangement or the decision if you are not satisfied
- Make a complaint or seek external dispute resolution if you are not happy with the outcome

As a customer who is applying for or receiving financial hardship assistance, you have the responsibility to:

- Contact us as soon as possible if you are experiencing financial hardship
- Provide us with honest and complete information and evidence to support your claim
- Cooperate with us and keep us informed of any changes in your circumstances
- Comply with the agreed terms of the arrangement and make regular payments
- Use your service responsibly and minimise your usage and charges
- Seek independent financial advice or counselling if needed

HOW TO CONTACT US?

If you have any questions, feedback or complaints about our financial hardship policy or process, you can contact us by:

- Calling our customer service team on (03) 9912 6838
- Sending an email to accounts@raineshosting.com
- Writing to us at PO Box 941, Panton Hill VIC 3759
- Visiting our website <https://rainesinternet.solutions> for more information and resources.

FINDING A FINANCIAL COUNSELLOR

You can talk to a phone financial counsellor or a consumer advocate who deals with financial difficulty matters from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday).

This number will automatically switch through to the service in the State or Territory closest to you. Alternatively, you can find the financial counselling service nearest to you by visiting: <https://ndh.org.au/financial-counselling/find-a-financial-counsellor/>

INFORMATION ON THE COMPLAINTS HANDLING PROCESS

You may wish to make a complaint and request a review if you are not satisfied with the outcome of your Financial Hardship application. Pursuant to the Australian Communications Media Authority ('ACMA') Complaints Standard, a complaint does not include an initial call to request information or support or to report a fault or service difficulty unless you advise us that you want that call treated as a complaint and does not include an issue that is the subject of legal action.

You can also make a complaint in writing by email or post. We are required to acknowledge all complaints within two working days, use our best efforts to resolve the complaint on first contact and otherwise resolve the complaint within 15 working days. As an additional safeguard to ensure that your complaint is properly handled, any complaints data that we receive will be provided to the ACMA to allow it to monitor our complaints-handling process in line with the ACMA Record-keeping Rules.