



Convergecom Financial Hardship Policy

IMPORTANT NOTE: This Financial Hardship Policy only applies to TCP Customers in respect of their Convergecom Phone Services.

Financial hardship is generally understood to be a situation where a residential or small business customer is unable to discharge their financial obligations in relation to their services, but where the customer reasonably expects to be able to discharge those obligations if payment and/or service arrangements were changed.

Convergecom considers financial hardship a state that involves an inability of a TCP Customer to pay bills, rather than an unwillingness to do so. For this reason, Convergecom staff are trained to identify a genuine willingness to pay and good indicators include an established payment history with Convergecom.

When deciding if a customer is eligible for a financial hardship arrangement, Convergecom may seek evidentiary proof.

TCP CUSTOMER

A "TCP Customer" is:

- a person who acquires a service for the primary purpose of personal or domestic use and not for resale; or
- a business or non-profit organization which acquires a service not for resale and which at the time it enters into a contract with Convergecom;
 - does not have a genuine and reasonable opportunity to negotiate the terms of the agreement with Convergecom; and
 - has or will have an annual spend with Convergecom which is, or is estimated on reasonable grounds by Convergecom to be, no greater than \$20,000.

If you are a new customer and would like to negotiate an agreement with Convergecom for the supply of this service, please contact your account manager.

EVIDENTIARY PROOF REQUESTED MAY INCLUDE:

- A statutory declaration or official written communication from a person familiar with the customers circumstances (family doctor, clergy, bank officer, etc);
- Evidence of the customer having consulted with a 1recognized financial counsellor or a booking to see a financial counsellor; and/or;
- Statement of financial position.

An agreed financial arrangement should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time).

The arrangement should also provide a continued reduction of debt at a reasonable level. Convergecom staff will retain discretion to determine what level of service this includes, but the customer will always maintain access to receive incoming calls and dial emergency services.

HOW TO FIND OUT MORE:

HARDSHIP ENQUIRIES CONTACT METHOD	DETAILS
By Phone (<i>Monday - Friday 8.30 am - 5.00 pm EST</i>):	1300 66 44 53
By Email	accounts@convergecom.com.au
By Mail	Convergecom Accounts PO Box 3160 Rhodes NSW 2136

CONTACTING A FINANCIAL COUNSELLOR:

Customers can talk to a phone financial counsellor 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.