

Financial Hardship Policy

Next Generation Voice Pty Ltd, trading as NGV Wifi (NGV) has a financial hardship policy to assist customers suffering financial hardship to discharge their financial obligations to NGV over a period of time.

What is Financial Hardship?

Financial hardship means a situation where you are unable, reasonably because of illness, unemployment or other reasonable cause, to discharge your financial obligations under your contract with NGV and you reasonably expect to be able to discharge those obligations if payment and/or service arrangements were changed.

Who Can Help?

If you believe that you are suffering financial hardship, there are different financial counselling services available in each State. Details about these services can be found at:

www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling

Statement of Intention

In times of genuine hardship, NGV understands both the customers and/or their authorised representative/s deserve easy access to empathetic and skilled staff, who can assist in a timely manner. NGV will provide this service by training staff appropriately.

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

Financial hardship is applicable when the customer believes they can discharge their financial obligations with an appropriate payment arrangement.

It is NGV's intention to provide assistance to our customers who are suffering from financial hardship in a way that does not cause further detriment to their financial status. This will be conducted in a manner which is sensitive, fair and does not negatively impact NGV's financial status.

Common grounds for financial hardship include:

- Loss of employment of the customer or family member;
- Family breakdown;
- Illness, including physical incapacity, hospitalization, or mental illness of the customer or family member;
- A death in the family;

- Other factors resulting in unforeseen change in the customer's capacity to meet their obligations.

Eligible Customers

Eligible customers include residential customers and small businesses governed by the Telecommunications Consumer Protection Code. When deciding if a customer is eligible for a financial hardship arrangement, NGV may seek evidentiary proof such as:

- A statutory declaration or official written communication from a person of profession familiar with the customer's circumstances (family doctor, clergy, bank officer, etc);
- Evidence of the customer having consulted with a recognized financial counsellor or a booking to see a financial counsellor and/ or;
- Statement of financial position. We may use the above information to make an assessment, as well as other information available to us. If we do not receive the requested information, an assessment may not be able to be made, and therefore assistance would not be provided. An agreed financial hardship 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. NGV 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 if they have a telephone plan with NGV. Once your eligibility for financial hardship assistance is agreed, we will work with you to develop an arrangement that will help you through your period of financial hardship.

NGV Assistance

Apart from offering the customer the ability to enter into a payment arrangement to satisfy existing charges owing, NGV will also assist with offering the following:

Connection Options

1. Spend controls
2. Restriction of service
3. Low cost interim options

Financial Arrangement Options

1. Waive late payment fees
2. Temporarily postpone payment for an agreed period
3. Discount of debt at an agreed rate

Your Responsibilities

- You must make the agreed payments on the agreed dates and notify us if you are unable to keep your commitment.
- You must contact us if your circumstances change favourably, or unfavourably, during the term of the arrangement.

- You will act honestly at all times throughout the course of the arrangement.

Termination of the Arrangement

In the event the arrangement is not adhered to and you have not contacted us, we will take reasonable steps to contact you or your authorised representative before taking further action and terminating the arrangement.

The parties can also terminate the arrangement by mutual agreement. Following termination, credit management action may be resumed.

More Information

If you would like to find out more about our Financial Hardship Policy, or if you would like to talk to us about your situation, you can contact us:

By Phone

Financial Hardship Inquiries: 1800 007 NGV (1800 007 648)

Hours of Operation: Monday - Friday 8.30am – 4:30pm AEST - Public holidays excluded.

By Mail

Financial Hardship Case Manager
NGV Wifi
1/37 Expansion Street
Molendinar QLD 4214

By email

admin@ngv.com.au

If you've not happy with the assistance we have provided to keep you connected while you are experiencing financial difficulty you can call us anytime on 1800 007 648 to make a complaint.

Complaints relating to our Financial Hardship Process are considered high priority and our agents will fast track these complaints for urgent attention. Please see our Complaints Handling Policy - <https://www.ngvwifi.com.au/documents/Terms-and-Conditions-Pages-and-other-PDF/NGV-Complaints-Handling-Policy.pdf>