



## Hardship Policy

Me Sim is a division of Macarthur Telecom (ABN 92 633 474 076) and understands that sometimes customers may face unexpected circumstances that can affect their ability to meet their financial obligations due to financial hardship. The Telecommunications Consumer Protections Code (TCP) defines financial hardship as a situation where:

- a) a customer is unable to discharge the financial obligations owed by the customer under their customer contract or otherwise discharge the financial obligations owed by the customer to a supplier, due to illness, unemployment or other reasonable cause; and
- b) the customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the supplier to the customer are changed.

Financial hardship is essentially an inability to pay bills, rather than an unwillingness to pay them. If you are suffering genuine financial hardship it is better to advise us of your circumstances and work with Me Sim to assist you. Please contact us on 1300 109 309 (Monday to Friday 9:00am to 5:00pm AEST, excluding public holidays) or email us on [hello@mesim.com.au](mailto:hello@mesim.com.au) to discuss the matter in detail and to find a best practice solution for you. If you do not advise us and fail to pay your bill, your account may be managed through the standard collections process. Please refer to the Me Sim Statement / Policy

You 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. Alternatively, you can find the financial counselling service nearest to you by visiting <http://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>

## Accessing the Hardship Program

Me Sim staff are trained to identify and assist customers facing financial hardship. Ways of offering support can be by identifying ways to stay on top of your spend with us or agreeing to a suitable payment arrangement based on your individual circumstances. A suitable payment arrangement should be enough to cover expected future use of the service (with agreed service access limitations to ensure your financial position does not worsen over a reasonable period of time) and should provide a continued reduction of debt at an agreed level.

When assessing your eligibility for Financial Hardship assistance, 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
- A statement of your financial position

To assist us in assessing your application for financial hardship assistance, we will need you to provide your account details and other personal information so that we can identify you as the primary account holder of the service. Depending on the circumstances of your application, we may also require documentation in support of the information you provide to us as part of your application (e.g. Centrelink customer reference number or limited health information. If Macarthur Telecom require supporting information from you, we will request this when we discuss your application with you. Me Sim staff will always ensure that your personal privacy is maintained in accordance with the privacy provisions of the Privacy Act 1988.

Me Sim will assess your request for financial hardship assistance within seven (7) working days after receipt of documents required by us. In assessing your application, we will rely on the information which you provide to us, and that the provision of false, incomplete or misleading information may result in us being unable to make an assessment, as well as relying on any other relevant information available to us. There is no charge for making an application or for administration of any agreed financial hardship arrangement.

Once your application has been processed and if you are approved access to the Me Sim Hardship Program, we will work with you to tailor the best solution for your circumstances. Some of those solutions are;

- A suitable payment arrangement.
- Transferring your service to a more affordable plan (if available)
- A restriction in the services available to you.
- Spend Controls.
- Ongoing account management in conjunction with a third-party financial counsellor, where required.
- Temporarily postponing or deferring payments (for a longer period than would typically be offered to Customers requesting an extension outside of Financial Hardship arrangements).
- Agreeing on an alternative arrangement, plan, or contract.
- Discounting or waiving of debt

If you are approved access to the Me Sim Hardship Program, you are entitled to request details of your hardship arrangement in writing and can do so by contacting us on 1300 109 309 (Monday to Friday 9:00am to 5:00pm AEST, excluding public holidays) or email us on [hello@mesim.com.au](mailto:hello@mesim.com.au)

### **Exiting the Hardship Program**

A financial hardship arrangement will have an agreed date whereby it will terminate providing the account has then been paid up to date. You may choose to terminate the arrangement prior to this time should your circumstances change, and the account is paid in full.

If you fail to adhere to the terms of the arrangement, we may terminate it early and your account may be managed through the Me Sim standard collections process.

### **Complaints Handling Process**

For information on the Me Sims Complaint Handling Policy please refer to the Me Sim Website <https://www.mesim.com.au>