

NATAN PTY LTD Financial Hardship Policy

NATAN aim to provide strong and consistent broadband Internet services to every member of the Australian population we can reach. NATAN realise that our customers are people, and that people have lives, and that sometimes people go through things in their lives that are hard to deal with, and sometimes that means people have difficulty paying their bills on time.

NATAN is committed to enabling customers, who may face financial difficulties, to maintain their connection to broadband Internet services. NATAN's Financial Hardship Policy explains how NATAN may be able to assist You if You are experiencing Financial Hardship.

This Financial Hardship Policy describes:

- What You can do, if You are a customer of NATAN, and You find You are dealing with things that have a financial impact that effect Your ability to meet Your financial obligations to NATAN or if You believe that You may be affected by Financial Hardship and if You wish to seek assistance from NATAN;
- How NATAN will assess Your circumstances;
- What criteria NATAN will use to determine Your eligibility for assistance; and
- If NATAN decide that You are suffering from Financial Hardship, what NATAN can do to assist You.

Financial Hardship

NATAN adopts the Telecommunications Industry definition of Financial Hardship which is:

A situation where You are unable, reasonably, because of illness, unemployment, or other reasonable cause, of short or long duration, to discharge Your financial obligations under Your Customer Service Agreement with NATAN for broadband Internet services, and You reasonably expect to be able to discharge those obligations if payment and/or service arrangements were changed.

Financial Hardship may be caused by a variety of circumstances, which may have long or short-term impact on Your consequences, and that result in You being unable to meet Your financial obligations. These may include:

- Loss of employment or extended interruption of Your or another member of Your family's employment;
- Illness, injury, hospitalisation or physical incapacitation, or mental illness, which is debilitating and extended, of Yourself, or a member of Your close family or a death in Your close family, which requires You to assume additional responsibilities.
- You suffer from the effect of external events including natural disasters, fire, flood, storm;
- You or someone for whom You are responsible is a victim of domestic or family violence;
- Family breakdown; or
- Abuse of the service by a third party leaving the customer unable to pay the account.

Financial Hardship is a genuine inability, and not a mere unwillingness, to meet financial obligations. Financial Hardship is where things have gone wrong, and You need help. Financial Hardship is not merely where a person may have spent all their money on things that may or not have been needed, and there is nothing left to pay bills.

How to Raise the Issue of Financial Hardship

NATAN will ensure that, if You may be affected by genuine Financial Hardship, You and/or Your financial counsellor (if you have one), will have easy access to NATAN's skilled Customer Service Team who will be empathetic, and who will endeavour to provide You with assistance which is appropriate to Your circumstances.

If You believe that You are affected by genuine Financial Hardship You may raise the issue with NATAN and ask for assistance. Additionally, NATAN's Customer Service Team, who have received training and are able to identify customers who may be dealing with Financial Hardship, may identify that you may be affected by Financial Hardship and may raise the issue with You and ask You if You require assistance.

Contact Us

If You are experiencing any difficulty with Your financial obligations to NATAN under Your Customer Service Agreement, then please contact NATAN's Customer Service team to discuss your situation.

Please contact us to talk about any difficulties with Your Financial obligations to NATAN or a situation of Financial Hardship by contacting:

NATAN PTY LTD - Customer Service Team
512 / 36 King Street, Bowen Hills, QLD 4006
Phone: 07 3547 4877 / Email: support@natan.com.au

Please note that NATAN's Customer Service Team are available from 8.30am – 8pm Monday to Friday and 10am – 4pm Saturday, Sunday, and Public Holidays (Brisbane Time).

It is always better to get on to these things sooner rather than later, so ideally, we would prefer to talk with You before You are experiencing a situation of Financial Hardship. But we are available to talk this through at any time you need to and can.

Contact Community Financial Counsellors or Consumer Advocates

If You are experiencing any difficulties with Your financial obligations to NATAN under Your Customer Service Agreement, then You may also wish to discuss your situation with a community financial counselling service.

You can contact Financial Counselling Australia, who can help you find a Financial Counsellor near you, by visiting [Financial Counselling Australia](#)

You can also contact Financial Counselling Australia via the National Debt Helpline (available online at www.ndh.org.au) by telephone on 1800 007 007 (9.30am-4.30pm AEST Monday to Friday).

Financial Counselling Australia via the National Debt Helpline can help discuss matters such as what is a situation of Financial Hardship and what are your rights: [National Debt Helpline website](#)

Australian Communication Media Authority (ACMA) provides guidance about hardship at [ACMA's website](#).

How NATAN Staff Will Assess Your Circumstances

After the issue that You may be experiencing Financial Hardship is raised with NATAN, either directly by You, or by a member of NATAN's Customer Service Team, NATAN will conduct assessment of Your circumstances and assess Your eligibility for assistance.

NATAN's assessment will be based on information provided by You and other information that may be available to NATAN. NATAN will inform You of information that we may require You to provide. NATAN will conduct the assessment of Your circumstances in a fair and timely manner.

The Assessment Process

When assessing your eligibility for Financial Hardship, NATAN's Customer Service Team may ask You to provide certain information we will require to enable NATAN to assess Your circumstances. This information may include:

- Details of Your income
- Details of Your service
- Your contact details or other forms of identification
- Details of Your financial obligations

When assessing your eligibility for Financial Hardship, we may ask you to provide certain documents such as;

- A statutory declaration or formal or official written communication from a person or support group that is familiar with Your circumstances
- Evidence that You consulted a recognised financial counsellor
- Evidence to confirm any statement made about Your financial position.

We may use the information you provide as well as other information available to us. NATAN may not be able to assess Your circumstances if You do not provide us with information that we consider necessary and that we have requested.

Once You have provided to us all the information we require, then NATAN will, within 7 days, conduct the assessment and let you know of the outcome of the assessment, whether You are eligible for assistance under NATAN's Financial Hardship Policy.

In conducting the assessment NATAN will be seeking to determine whether You are experiencing Financial Hardship, as that term is defined by the Telecommunications Industry, which is:

A situation where You are unable, reasonably, because of illness, unemployment, or other reasonable cause, of short or long duration, to discharge Your financial obligations under Your Customer Service Agreement with NATAN for broadband Internet services, and You reasonably expect to be able to discharge those obligations if payment and/or service arrangements were changed.

If NATAN determine that Your circumstances meet this definition, then You will be eligible for assistance. In that case NATAN will work with You to come to an arrangement that allows You to pay Your outstanding charges in a way that does not worsen Your financial position.

Privacy

If You are facing financial difficulties and wish to discuss whether You will be eligible for assistance under NATAN's Financial Hardship Policy, You may be required to provide some sensitive or personal information, which may include:

- Employment information
- Income details (including any government assistance)
- Debt statements (Bills)

NATAN will always protect Your privacy. Staff in NATAN's Customer Service Team are trained and experienced in treating matters of financial hardship with understanding, sensitivity, and confidentiality. They will protect Your privacy.

All information that You provide to NATAN will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988 (Cth).

What Assistance is Available to Respond to Financial Hardship

Assistance may include any of the following:

- Reduce the amount You use and spend – This may include reducing the service specifications and configuration – speed & data – and the associated fee, for Your Service.
- Stop the amount You use and spend – In some circumstances of substantial Financial Hardship it may be best to ensure that You incur no further charges, and in that case, it may be best to suspend Your Service until You confirm that the situation of Financial Hardship is resolved and that You can once again meet your financial obligations under the Customer Service Agreement.
- Low-cost interim solutions – This may involve transferring you to a contract which has reduced features and reduced monthly charges associated with it.

Some other options for suitable financial arrangements may include:

- Payment plan – Payments under any repayment or payment plans should be sufficient to cover expected future use of the service (as adjusted to ensure Your financial position does not worsen over a reasonable period of time). The arrangement should provide a continued reduction of debt at a reasonable level (i.e., NATAN will ensure that You are not going into future debt under the arrangement).

- Temporarily postponing or deferring payments – In some circumstances of substantial Financial Hardship, NATAN may temporarily postpone or defer payments (for a longer period than would typically be offered to Customers requesting an extension outside of Financial Hardship arrangements) subject to terms and criteria agreed with You. Where any repayments are postponed or deferred, this will require a payment plan being implemented and adhered to.
- Waiving late payment fees – NATAN may, in certain circumstances of Financial Hardship, agree to assist by waiving certain late payments fees.

Arrangements

If NATAN determine that Your circumstances meet the Telecommunications Industry definition of Financial Hardship, and that You are eligible for assistance under NATAN's Financial Hardship Policy, and if NATAN and You agree to NATAN providing assistance in a manner which NATAN has proposed, then NATAN may arrange with You to confirm the details about how NATAN will go about providing that assistance.

You will be asked to agree to this arrangement. If You agree, then the arrangement will proceed, and You will be bound to comply with the terms of the arrangement.

If You agree to an arrangement for assistance under which includes either reduction or stopping the amount You use and spend, then NATAN will lock this in, so that no further charges can be made to increase the rates or fees for Your Service above that agreed reduced service and/or fee.

In that case NATAN will require, before any such arrangement is unlocked, that You confirm that the situation of Financial Hardship is resolved and that You can once again meet your financial obligations under the Customer Service Agreement.

Please tell NATAN if Your circumstances change (for better or for worse) during our arrangement. NATAN may propose adjustments as necessary, and if You agree, those adjustments will form part of the arrangement.

Once we come to an agreement, we will put this in writing via letter or email to you.

Further Review

If You wish for further review of NATAN's proposed financial hardship offer, You may contact NATAN's Complaints Team and request that a further review take place.

You can contact NATAN, to ask that a further review take place by either: email, on-line, by telephone, by posting us a letter.

NATAN's contact details are:

- 07 3547 4877
- support@natan.com.au
- <https://www.natan.com.au/contact>
- 512/36 King Street, Bowen Hills, QLD 4006

No Fee

NATAN will not charge You for assessing your Financial Hardship circumstances or for administering any arrangement.