

Woolworths Limited Hardship Statement / Policy

Woolworths understands that sometimes customers may face unexpected circumstances that can affect their ability to meet their financial obligations due to financial hardship. We are here to help. We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access, and we are committed to working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

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, being the victim of domestic or family violence, or other reasonable temporary or ongoing 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 Woolworths to assist you. Please contact us on 1300 101 234 (Monday to Friday 9:00am to 5:00pm AEST, excluding public holidays) or email us on credit_mobile@woolworths.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 Woolworths Credit 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.financialcounselingaustralia.org.au/Corporate/Find-a-Counsellor>.

Accessing the Hardship Program

Woolworths 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 sufficient 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 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 (eg. Centrelink customer reference number or limited health information). If Woolworths require supporting information from you, we will request this when we discuss your application with you, and this documentation may be provided to us by post or electronically. Woolworths staff will always ensure that your personal privacy is maintained in accordance with the privacy provisions of the Privacy Act 1988.

Woolworths will make an assessment of your eligibility for financial hardship assistance within five (5) 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 Woolworths Mobile 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) or a pre-paid service (if required).
- 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, including discussing Pre-Paid Services.
- Discounting or waiving of debt.

If you are approved access to the Woolworths Mobile Hardship Program, you are entitled to request details of your hardship arrangement in writing and can do so by contacting us on 1300 101 234 (Monday to Friday 9:00am to 5:00pm AEST, excluding public holidays) or email us on credit_mobile@woolworths.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 Woolworths standard collections process.

Complaints Handling Process

For information on the Woolworths Mobile complaints handling process, please refer to the Complaints Handling Policy on the Woolworths Mobile Website <https://mobile.woolworths.com.au/legals>