



Australia's leading independent

Wireless telecommunications company

## **Financial Hardship Policy**

Cirrus Communications Pty Ltd

ABN: 87 109 931 731

Carrier Licence: 157

At Cirrus Communications, we know that sometimes our customers may face unexpected circumstances that can affect their financial position. From the moment you decide to join us, we endeavor to start you on an appropriate plan that suits your needs and budget. If your situation changes, we will work with you to put a plan in place to help you manage your bill until your finances are back on track.

All of Cirrus' current plans for businesses include unlimited downloads. If you are not on one of these plans, please contact our account management team and we can ensure that you're on a plan that provides your certainty in your expenditure.

If at any time you have questions about your account or are experiencing financial hardship, please do not hesitate to contact us on 1300 552 698 option 2, or email [admin@cirruscomms.com.au](mailto:admin@cirruscomms.com.au)

## **Financial hardship arrangements**

Cirrus can work with you to develop a Financial Hardship Arrangement that will allow us to set up a payment plan and timetable that is agreeable by both parties. Any Financial Hardship Arrangement plan is intended to allow you some level of service while we work with you to recover what you owe us. The terms of a Financial Hardship Arrangement depend on individual circumstances. Example of terms that may be in place may include, spend controls, restrictions to service or extensions on repayment periods partial instalment plans. The duration of arrangements will vary and may be subjected to periodic review.

Financial Hardship Arrangements are intended to help you when you need it, and you have certain responsibilities to help the process. You are responsible for: acknowledging the debt and your obligation to repay it, being willing to reduce your data plan to a level that you are able to pay, making repayments as agreed and notifying us if your circumstances change.

When Financial Hardship Arrangement terms are agreed, we will confirm our offer via your nominated email address in writing and once you respond by return email, the terms will be accepted by both parties.

## **Applying for assistance under the Financial Hardship Policy**

You can apply for assistance under this policy at any time via email to [admin@cirruscomms.com.au](mailto:admin@cirruscomms.com.au) or by calling 1300 552 698 option 2 for Reception 8am to 4.30pm AEST Monday to Friday.

When considering your application, we will take into consideration the plan that you have with us, the amount outstanding on your account, and your ability to make repayments based on your circumstances. If we deem that you qualify for assistance under the Financial Hardship Policy, we will then work with you to develop and agree upon an appropriate Financial Hardship Arrangement, along with a plan for your future use of our services. You will be advised in writing via your nominated email address regarding your application and will incur no charges for the application, regardless of the outcome.

It may also be of benefit to seek an external financial hardship counsellor. More information about this service can be obtained via the Australian Competition and Consumer Commission and Financial Counselling Australia.

### **Financial hardship arrangement termination**

Subject to your account being paid and up-to-date, a Financial Hardship Arrangement will terminate on the agreed date. You may choose to terminate the arrangement prior to this time should your situation change.

If you fail to adhere to the terms of the arrangement, we may terminate it early. We will contact you via email, phone or letter and if we do not get a response within 5 days, your debt will be forwarded to a collections agency.