

Financial Hardship policy – Summary

FINANCIAL HARDSHIP is generally understood to be a situation where a customer is unable to discharge their financial obligations in relation to their Carrier1 Telecom services, but where the customer reasonably expects to be able to discharge those obligations if payment and/or service arrangements were changed.

Carrier1 Telecom 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 Carrier1 Telecom personnel are trained to identify a genuine willingness to pay and good indicators include an established payment history with Carrier1 Telecom.

When deciding if a customer is eligible for a financial hardship arrangement, Carrier1 Telecom may seek evidentiary proof such as:

- A statutory declaration or official written communication from a person familiar with the customers circumstances (accountant, 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.

An agreed financial 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. Carrier1 Telecom personnel 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.

How to find out more

By Phone/Fax:

Enquiries: 1300 865 426

Fax: 1300 865 427

Hours of Operation: Monday – Friday 9.00am – 5.00pm EST

By Email

accounts@carrier1telecom.com.au

By Mail:

The Manager

Carrier1 Telecom

P O Box 40

Hornsby NSW 2077

Contact a Financial Counsellor

Customers can talk to a phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30am – 4.30pm Monday to Friday). This number will automatically switch through to the service in the state or Territory closest to you.