



Financial Hardship Policy

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1. Introduction

We use a recognised definition of Financial Hardship. The Telecommunications Consumer Protections Code C628:2019 defines Financial Hardship as:

“a situation where a customer is unable to discharge of the financial obligations in relation to our services due to a reasonable temporary or ongoing cause but where the customer expects to be able to do so over time if payment arrangements are changed.”

2. Statement of Intention

We are here to assist customers who are experiencing Financial Hardship. We will work with you to help you respond to a difficult financial situation, whether this assistance is temporary or long-term. RealSIM is committed to helping customers facing Financial Hardship to maintain reasonable telecommunications access and working with you to find a sustainable solution. Any assistance we might provide will depend on the individual circumstances of your Financial Hardship, as we provide help on a case-by-case basis.

We encourage you to contact a Financial Counsellor in order to better understand your Financial Hardship and to avoid a similar situation occurring in the future.

You may ask us to deal with a Financial Counsellor on your behalf. In order for us to speak to a financial counsellor, you must be present, or we must have received prior authority from you to speak with the Counsellor on their behalf.

Financial Counselling Australia (FCA) is the peak body for financial counsellor in Australia. For further details, refer to <https://financialcounsellingaustralia.org.au/home>. You can talk to an over-the-phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9:30am - 4:30pm Monday to Friday).

3. The Process: Identification and Agreement

We consider financial hardship a state that involved an ongoing real inability of the customer to pay bills, rather than an unwillingness to do so.

In order for us to apply this policy you must satisfy us that you are experiencing financial hardship in the meaning of the definition outlined in section 1 of this document.

In order to decide whether you are experiencing Financial Hardship, we may request support documentation when conducting our assessment. However, we would not ordinarily require it unless:

- a. it appears that the financial arrangement will need to be long term;
- b. we consider the amount to be repaid large or significant;
- c. you have not been our customer for very long; or
- d. we reasonably believe that fraudulent activity is involved.

If you satisfy one of the above criteria, we may ask you to provide certain documents such as:

- a. a statutory declaration or official written communication from a person or support group that is familiar with your circumstances;
- b. evidence that you consulted a recognisable financial counsellor; and
- c. a statement of your financial position.

We may not be able to make an assessment of your circumstances if you do not provide us with the request information and/or documentation. We may use the information you provide to us in pursuing a solution for your Financial Hardship, and we may also use information already available to us. Once we have received all the required information and/or documentation, we will let you know within 5 working days whether you are eligible for assistance under our Financial Hardship Policy.

If you are eligible, we 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 Hardship. Once we come to an agreement, we will put the details of this agreement in writing via letter or email to you. You have the right to request these details in writing. You must inform us if your circumstances change (for better or for worse) during our arrangement.

Importantly, we will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

4. Your Options

If you are found to be experiencing Financial Hardship, there are a number of options that may be available to you depending on your circumstances.

If you wish to stay connected with us, some options include:

- a. spend controls;
- b. transferring you to a lower costing plan; or
- c. restriction of service, in respect of overall or specific services.

Some other options for suitable financial arrangements include:

- a. discounting or waiving of debt;
- b. waiving late payment fees; or
- c. waiving cancellation fees.

5. Information on the Complaints Handling Process

You may wish to make a complaint and request a review if you are not satisfied with the outcome of your Financial Hardship application. Pursuant to the Australian Communications Media Authority (ACMA) Complaints Standard, a complaint does not include an initial call to request information or to report a fault unless you specifically advise us that you want that call treated as a complaint. This does not include a call regarding an issue that is the subject of legal action. You can also make a complaint in writing, via email, or via post.

We are required to acknowledge all complaints within two working days. We will use our best efforts to resolve the complaint on first contact with you. However, if more mediation is required, we will resolve the issue within 15 working days. As an additional safeguard to ensure that your complaint is properly handled, any complaints data that we receive will be provided to the ACMA to allow it to monitor our complaints-handling process in line with the ACMA Record-keeping Rules.

6. Contacting Us

Please contact us by calling (07) 3193 9400 or by sending an email to admin@realsim.com.au.

Please note, our standard operating times are:

Monday – Friday: 9 AM – 8 PM AEST

Saturday: 10 AM – 6 PM AEST, **Sunday:** CLOSED

To discuss matters related to financial hardship, please ask to speak with a Financial Hardship Manager.

To help you manage your spending with your mobile, we have measures such as notifications for 50%, 80%, and 100% usage of data and/or call spend. We can also look at putting a bar on your outgoing calls, texts and/or data if you have exceeded your monthly spend. While we will endeavour to bar the service as soon as it is exceeded, please note that this usage information can be delayed and you are liable for any overspend as a result.