

# Payment Assistance

At Zettagrid, we understand that circumstances will arise outside of your control that will put a temporary strain on your financial situation. In such situations, customers are able to request a Financial Hardship Assessment in order to help with the repayment of the monies due to Zettagrid. To download our Financial Hardship Policy please [Click Here](#).

## Definition of Financial Hardship

Our definition of Financial Hardship is a situation where a Customer is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with the Supplier and the Customer reasonably expects to be able to discharge those obligations if payment and/or Service arrangements were changed. Financial hardship can be of limited or long term duration.

## Getting in Contact

In time of genuine hardship, we understand that customers need to talk to someone that is there to help. Our experienced team are trained to help you when you need us and to work with you to better understand your individual situation and reach a mutually acceptable agreement. The Zettagrid Accounts Team can be reached between 6am and 5pm WST (Excluding National Public Holidays) using 1300 597 656 or [accounts@zettagrid.com](mailto:accounts@zettagrid.com). Please refer to [www.zettagrid.com/contact-us/](http://www.zettagrid.com/contact-us/) for all contact details.

## Identification of Financial Hardship

Financial hardship involves an inability of the customer to pay bills, rather than an unwillingness to do so. Customer hardship can arise from a variety of situations. Hardship can be either of limited duration or long term.

Some causes of Financial Hardship include, but are not limited to:

- Loss of employment of the customer or family member.
- Family breakdown.
- Being the victim of domestic or family violence.
- Illness, including physical incapacity, hospitalisation, or mental illness of the customer or family member.
- A death in the family.

- Other factors resulting in unforeseen change in the customer's capacity to meet their payment obligations, whether through a reduction in income or through an increase in non-discretionary expenditure.

In some cases, we may ask for supporting documentation to be submitted by the customer. This information can include:

- Documentation such as a statutory declaration from a person familiar with the customer's circumstances (family doctor, clergy, bank officer, etc.); or
- Evidence of the customer having consulted with, and/or being accompanied by a recognised financial counsellor or a booking to see a financial counsellor.

We treat all information provided to us with highest privacy and appreciate your trust in providing the information to us.

## Reaching a Financial Arrangement

The basic principle of any agreed financial arrangement is that the repayment should be sufficient to cover expected future use of the service (as adjusted to ensure the financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt (i.e. the customer should not be going into further debt under the arrangement). As part of the agreement, we may ask you to:

- Acknowledge the debt and the obligation to repay the debt.
- Provide sufficient information for both parties to ascertain what is a reasonable payment arrangement.
- Indicate a willingness to reducing usage to a level that you are able to pay and take up relevant service options to that end.
- Make repayments as agreed.
- If any further financial difficulty is experienced, immediately notify Zettagrid so that the arrangement can be reviewed.

## Changes to help with Hardship.

There are a number of options that should be considered in order to better manage your account while remaining connected. Some of these are:

- Call barring (international / national / mobile).
- Changing your plan.
- Monitoring your service usage.

## Options for suitable financial arrangements

- temporary postponement or deferral of payments.
- an alternative payment arrangement that meet the following criteria:
  - Repayments 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 provide a continued reduction of debt at a reasonable level (i.e. the customer should not be going into future debt under the arrangement).
- Discounting or waiver of debt or certain fees.

## Termination of the Agreement

Failing to adhere to the terms of the arrangement, and not contacting Zettagrid to re-negotiate, Zettagrid will take reasonable steps to contact the customer or their authorised representative (e.g. financial counsellor) before taking further action.

## Complaints

If you do not agree with a decision or wish to request a review of the outcome of your Financial Hardship Application, please refer to our Dispute Escalation Process. This policy sets out how you can lodge a complaint, how the complaint will be handled and how it can be escalated.

## Further Information

For further information regarding the Zettagrid Financial Hardship Policy please email [accounts@zettagrid.com](mailto:accounts@zettagrid.com) or call us on 1300 597 656. You may also mail us at Level 11, 108 St Georges Tce Perth WA 6000.

## Financial Counselling

There are a number of Financial Counselling organisations around Australia that can assist you in managing your finances. To find out more, please call 1800 007 007. This is a free hotline which operates between 9:30am and 4pm Monday to Friday. You may also refer to the Money Smart website: [moneysmart.gov.au](http://moneysmart.gov.au)