



## Financial Hardship Policy

### Hardship Process

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### Definition of Hardship

The ACIF Credit Management Code defines financial hardship as:  
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.

### Identification of a Customer Experiencing Financial Hardship

HugoNet considers financial hardship a state that 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. To illustrate, several of the common causes are listed below.

Hardship can result from a number of factors including:

- Loss of employment by the consumer or family member.
- Family breakdown.
- Illness including physical incapacity, hospitalisation, or mental illness of the consumer or family member.
- A death in the family.
- Abuse of the service by customer (eg. from use of 190X numbers, GPRS).
- Abuse of the service by a third party leaving the customer unable to pay the account.
- Natural Disaster.

### 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 customer's financial position does not worsen over a reasonable period of time) as well as providing continued reduction of debt at a reasonable level (i.e. the customer should not be going into further debt under the arrangement).

### How to find out more

#### By phone

Hardship Inquiries: 1800 424 683      Email: [accounts@hugonet.com.au](mailto:accounts@hugonet.com.au)

Hours of Operation: Monday - Friday 9.00am - 5.30pm EST