

# AVEO CONNECT

## Financial Hardship Assistance Policy

This policy will explain what you can do if you are affected by Financial Hardship.

Select one of the links below to jump to a query:

- [Definition of Financial Hardship](#)
- [Aveo Connect Credit Team](#)
- [Identification of a Customer Experiencing Financial Hardship](#)
- [Reaching a Financial Arrangement](#)
- [Financial Counselling Services](#)
  - [VICTORIA](#)
  - [NEW SOUTH WALES](#)
  - [ACT](#)
  - [SOUTH AUSTRALIA](#)
  - [WESTERN AUSTRALIA](#)
  - [TASMANIA](#)
  - [QUEENSLAND](#)
  - [NORTHERN TERRITORY](#)
- [How to find out more](#)
- [How long will the assessment take?](#)
- [Your privacy is our priority](#)

### Definition of Financial Hardship

**Aveo Connect 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.

### Aveo Connect Credit Team

In times of genuine hardship, we understand that customers and/or their financial counsellor deserve easy access to empathetic and skilled staff. Aveo Connect will endeavour to provide this service by training all Credit staff to correctly identify customers who are dealing with financial hardship.

At Aveo Connect, we expect our Credit Team to act with compassion and sympathy, whilst still managing to meet business requirements. The Credit Team is also required to accept reasonable payment arrangements, taking into account each customer's individual circumstances.

## **Identification of a Customer Experiencing Financial Hardship**

Aveo Connect considers financial hardship a state that involves a customer's inability to pay bills, rather than an unwillingness to do so. Customer hardship can arise from a variety of situations, and can be of either limited duration or long term.

Common causes of financial hardship include, but not limited to:

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

## **Reaching a Financial Arrangement**

The agreed financial solution should meet the following criteria:

- 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).
- 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).

Upon request or suggestion, we will restrict your services. This includes, but not limited to,

- restricting your telephone to local calls only.
- reducing spend allowance on mobile phone and/or data plans to stop you exceeding your pre paid monthly quota by an undesired amount.
- removing access to apply for new products and services
- Suspending use of some or all services.

## **Financial Counselling Services**

In times of need there are many fantastic organisations that can offer assistance. The following organisations are in no way affiliated with Aveo Connect but might be the help you need:

### **VICTORIA**

Consumer Action Law Centre: 03 9629 6300

Legal advice for the public: 03 9629 6300 / 1300 881 020,

Legal advice for consumer caseworkers: 03 9602 3326

[www.consumeraction.org.au](http://www.consumeraction.org.au)

MoneyHelp: 1800 149 689

Not-for-profit Victorian Government service providing free, confidential financial counselling for

Victorians experiencing job loss or reduced working hours.

[www.moneyhelp.org.au](http://www.moneyhelp.org.au)

## **NEW SOUTH WALES**

Credit and Debt Hotline: 1800 808 488

[www.cclnsw.org.au](http://www.cclnsw.org.au)

Financial Counsellors' Association of New South Wales: 1300 914 408

[www.fcan.com.au](http://www.fcan.com.au)

## **ACT**

Care Financial Counselling Service: 02 6257 1788

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Salvation Army Moneycare: 02-6247 3635

[www.salvos.org.au/need-help/financial-troubles/](http://www.salvos.org.au/need-help/financial-troubles/)

Lifeline gambling and financial counselling: 02 6247 0655

## **SOUTH AUSTRALIA**

Uniting Care Wesley Adelaide 08 8202 5180

Referral to a financial counsellor

Northern Community Legal Service: 08 8281 6911

South Australian Financial Counsellors Association

[www.safca.org.au](http://www.safca.org.au)

Relationships Australia (SA)

[www.rasa.org.au](http://www.rasa.org.au)

## **WESTERN AUSTRALIA**

Financial Counselling Hotline: 1800 007 007

Consumer Credit Legal Service: 08 9221 7066

Financial Counsellors Association of Western Australia: 08 9325 1617

[www.financialcounsellors.org](http://www.financialcounsellors.org)

## **TASMANIA**

Anglicare Financial Counselling Service: 1800 243 232

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Consumer Credit Advocate, Hobart Community Legal Service: 1800 232 500

Relationships Australia Tasmania: 1300 364 277

Assistance for people affected by gambling

## **QUEENSLAND**

Financial Counsellors Association of Queensland: 1800 007 007

[www.fcaq.com.au](http://www.fcaq.com.au)

Referral to a financial counsellor

Financial First Aid: 1300 370 255

Phone financial counselling service

## **NORTHERN TERRITORY**

Financial Counselling Hotline: 1800 007 007

Somerville Community Services

Darwin 08 8920 4100

Katherine 08 8972 5100

Palmerston Financial Counselling Centre 08 89316200

[www.somerville.org.au/](http://www.somerville.org.au/)

Anglicare NT Financial Counselling

Darwin Financial Counselling Service Tel: 08 8985 0000

Katherine Financial Counselling Service Tel: 08 8972 1571

East Arnhem Financial Counselling Service Tel: 08 8987 3022

Top End Financial Counselling Service Tel: 08 8985 0000

Alice Springs Financial Counselling Service Tel: 08 8951 8000

Tangentyere Council Financial Counselling Service

Telephone 08 8951 4257

[www.tangentyere.org.au/](http://www.tangentyere.org.au/)

Alternatively visit [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au) for more information.

## **How to find out more**

For more information on Aveo Connect's Financial Hardship Assistance Policy, please email [support@aveoconnect.com.au](mailto:support@aveoconnect.com.au) or call our Team on **1300 851 496** (during office hours). Please note that the Credit Team is available from 8am until 5pm AEST (Monday to Friday).

### **How long will the assessment take?**

Your assessment will be reviewed by our empathetic and skilled Credit Team within 7 business days.

### **Your privacy is our priority**

If you are facing financial difficulties you may be required to provide some sensitive information, this may include:

- Employment information
- Income details (including any government assistance)
- Debt statements (Bills)

Our staff are experienced in treating matters of financial hardship with understanding and sensitivity, and your privacy will remain our utmost concern. All information will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988.