



FINANCIAL HARDSHIP POLICY

DEFINITION OF FINANCIAL HARDSHIP

The Telecommunications Consumer Protections Code (TCP) defines financial hardship as:

“a situation where a Customer is unable to discharge the financial obligations owed... under their Customer Contract or otherwise discharge the financial obligations owed... to a Supplier, due to illness, unemployment or other reasonable cause; and the Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.”

OUR COMMITMENT

CCTS is committed to helping customers who are facing financial hardship. CCTS financial hardship policy provides your business with a range of payment options so that you can stay connected during this time. We will work with your business towards setting up a solution that will help you manage the payment of outstanding amounts or bills that are due in the near future.

HOW CCTS WILL ASSESS THE SITUATION

The CCTS Financial Hardship policy covers a range of unforeseen circumstances that may impact on the financial commitments of your business. Some of these circumstances could include sudden illness, unemployment, death in the family, being affected by domestic violence, natural disaster such as flood, fire or drought. To assess your request for financial hardship, we will require documentation in support of the information you provide us as part of your request eg. a letter from your doctor if your hardship is due to illness.

If your business is experiencing financial difficulty and you wish to discuss CCTS payment options, please contact your Account Manager on 1800 244 244.

OTHER SUPPORT SERVICES

If your business is facing financial difficulty, there are many specialists that may be able to assist you from a community financial counsellor or seek assistance from a community welfare organisation:

- <https://www.financialcounsellingaustralia.org.au/>
- St Vincent de Paul
- The Salvation Army

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