



## Summary of Financial Hardship Assistance Policy

### Definition of Financial Hardship

IIG defines financial hardship as a situation where a customer is unable, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract and or agreement with us but 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 Financial Hardship

IIG identifies financial hardship as a genuine inability to meet your financial commitments, rather than an unwillingness to do so. Financial hardship can result from a number of factors including, but not limited to:

- loss of employment by the customer or a family member;
- family breakdown;
- illness, including physical incapacity, hospitalisation, or mental illness of the customer or a family member;
- a death in the family;
- abuse of the service by a third party leaving the customer unable to pay the account; or
- a natural disaster.

### Assistance from Financial Counsellors

You may wish to consider obtaining advice on your financial situation from a community financial counsellor or from a community welfare service.

You can find a financial counsellor here:

- <https://www.financialcounsellingaustralia.org.au/Corporate/Find-a-Counsellor>

IIG is not affiliated with these organisations and is not responsible or liable for any information or advice you receive from them.

### Assistance from Internet Information Group by way of Financial Hardship Arrangements

If you request, we will assess your eligibility for financial hardship assistance. In order to understand your individual circumstances, we may ask you to provide supporting documentation. Dependent on your individual circumstance, we may request supporting evidence, including, but not limited to:

- A statutory declaration from a person familiar with your circumstances (family doctor, clergy, bank officer, etc);
- Evidence that you are or have consulted with a recognised financial counsellor.

Your assessment will be reviewed by our credit team within 7 business days.

If you are eligible for financial hardship assistance we will agree with you a reasonable financial arrangement. The basic premise of any agreed financial arrangement is that repayment should be sufficient to cover expected future use of the service (as adjusted to ensure your 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. you should not be going into further debt under the arrangement).

If you wish to find out more about IIG's financial hardship assistance policy or discuss how it may apply to you, please contact us by email support@iig.com.au or call us on 07 3193 2300.

Please go to [www.iig.com.au/contact](http://www.iig.com.au/contact) if you have any questions or require further information regarding this document.  
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