

FINANCIAL HARDSHIP POLICY – FREEDOM INTERNET NEW ZEALAND

Financial Hardship:

Financial Hardship is a situation where a customer is unable to discharge of the financial obligations in relation to our services due to a reasonable temporary or ongoing cause but where the customer expects to be able to do so over time if payment arrangements are changed.

Statement of Intention:

We are here to help.

We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances, and we provide help on a case-by-case basis.

Contact us:

We encourage you to contact us if you experience any difficulties paying our services. Please contact us by calling +64 9 281 2970 if you would like to discuss any Financial Hardship matters with us.

The process:

When assessing your eligibility for Financial Hardship, we may request supporting documentation to conduct an assessment. However, we would not ordinarily require it unless:

- It appears that the financial arrangement will need to be long-term;
- The Supplier considers the amount to be repaid large or significant;
- The Customer has not been the Supplier's Customer very long; or
- The Supplier reasonably believe there is a possibility of fraud.

If you satisfy one of the above criteria, we may ask you to provide certain documents such as:

- A statutory declaration or official written communication from a person or support group that is familiar with your circumstances;
- Evidence that you consulted a recognised financial counsellor; and
- A statement of your financial position.

We may not be able to make an assessment of your circumstances if you do not provide us with the requested information. We may use the information you provide as well as other information available to us. Once we received all required information, we will let you know within 5 working days whether you are eligible for assistance under our Financial Hardship Policy. The information provided will be used and stored in accordance with the New Zealand Privacy Act and Freedom Internet's Privacy Policy.

If you are eligible, we will work with you to come to an arrangement that allows you to pay your outstanding charges in a way that does not worsen your financial position. Where appropriate we will discuss means with you how to limit your spend during the time of our arrangement and thereafter.

Once we come to an agreement, we will put this in writing via letter or email to you. You have the right to request these details in writing. You must inform us if your circumstances change (for better or for worse) during our arrangement.

We will not charge you for assessing your Financial Hardship circumstances or for administering the matter.

Your options:

If you are experiencing Financial Hardship, there are a few options that may be available to you depending on your circumstances.

- Agreeing on an alternative arrangement, plan or contract.
- Discounting or waiving of debt;
- Waiving late payment fees or;
- Waiving cancellation fees.

It is important to note that Freedom Internet will carefully consider all applications for hardship on case by case basis and reserves the right to decline hardship support in some circumstances.

Before applying for a payment extension or hardship support with Freedom Internet, we encourage you to consider options you may have available such as, insurance cover under your existing policies (i.e. income protection, medical insurance if applicable) or Government Assistance. It may be a good idea to get in touch with a budget advisor that can help you deal with your immediate money problems.

Finding a financial counsellor:

You can contact MoneyTalks, a free financial helpline for advice and support from trained financial mentors. MoneyTalks can also connect you with services in your community anywhere in New Zealand by ringing 0800 345 123 (open Monday – Friday from 8am – 8pm and Saturdays from 10am -2pm).

Alternatively, you can find the financial counselling service nearest to you by visiting <https://www.govt.nz/browse/family-and-whanau/financial-help-for-your-family>

Information on the Complaints Handling Process:

If you have a dispute with Freedom and wish to make a complaint, please call our Customer Service Team on +64 9 281 2970 or email support@freedominternet.org.

If you are not satisfied with the way Freedom Internet handles your complaint at the first instance, you can request the complaint be escalated to a senior representative who will review your complaint and the way it was handled.