

Financial Hardship Policy

If you are experiencing genuine financial hardship, we will ensure that any financial hardship arrangements agreed with you are sufficiently flexible to take account of your individual circumstances.

Definition of Financial Hardship

Arrow 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 Financial Hardship

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

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.

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.

It is in our best interest to work with the customer during any time of hardship, including reviewing options to reduce their spend inline with your current business needs, in cases placing contracts on hold. Over the years being flexible has ensured we build good will with our customers, who are very loyal once they are back on their feet.

Assistance from Financial Councillors

You may wish to consider obtaining advice on your financial situation from a community financial counsellor or from a community welfare service. Organisations you can speak to are listed below. We are not affiliated with these organisations and are not responsible or liable for any information or advice you receive from them.

NEW SOUTH WALES

Credit and Debt Hotline: 1800 808 488
<http://www.cclcnsw.org.au>

Financial Counsellors' Association of New South Wales: 1300 914 408
<http://www.fcan.com.au>

ACT

Care Financial Counselling Service: 02 6257 1788
<http://www.carefcs.org>

Salvation Army Moneycare: 02-6247 3635
<http://www.salvos.org.au/need-help/financial-troubles/>

SOUTH AUSTRALIA

Uniting Care Wesley Adelaide 08 8202 5180
referral to a financial counsellor

South Australian Financial Counsellors Association:
<http://www.safca.info/>

WESTERN AUSTRALIA

Financial Counselling Hotline: 1800 007 007

Financial Counsellors Association of Western Australia: 08 9325 1617
<http://www.financialcounsellors.org>

QUEENSLAND

Financial Counsellors Association of Queensland: 07 3321 3192
www.fcqn.asn.au
referral to a financial counsellor

Financial First Aid: 1300 370 255
phone financial counselling service
Alternatively visit www.financialcounsellingaustralia.org.au for more information.

Assistance from Arrow

If you would like to find out more about our financial hardship assistance policy, please contact us:
By phone: **1300 305 794** (8:30am – 6pm (AEST) Mon - Fri)