

## **SUMMARY OF DODO'S FINANCIAL HARDSHIP POLICY**

Dodo Services Pty Ltd ('Dodo') has a financial hardship policy to assist customers suffering financial hardship to discharge their financial obligations to Dodo over a period of time.

### **What is financial hardship?**

Financial hardship means a situation where you are unable because of illness, unemployment or other reasonable cause, to discharge your financial obligations under your contract with Dodo and you reasonably expect to be able to discharge those obligations if payment and/or service arrangements were changed.

Dodo has a number of options to help customers control their spend, including online Account Management, SMS alerts for mobiles, restrictions for premium services, plans with unlimited inclusions and the option to switch to pre-paid for mobile and mobile wireless broadband services if you are out of contract. For more information, please refer to the Spend Management Tools in the Terms & Policies section on the website.

### **Who can help you if you believe you are suffering financial hardship**

If you believe that you are suffering financial hardship there are different financial counselling services available in each State. Details about these services can be found at:

<https://www.moneysmart.gov.au/managing-my-money/managing-debts/financial-counselling>

### **Process to be followed if you believe you are suffering financial hardship**

- It is suggested that you contact a financial counsellor in your State to assist you in establishing whether you are suffering financial hardship and to assist you in paying your bills where necessary.
- Contact Dodo or authorise (in writing) for your financial counsellor to contact Dodo on 13dodo (13 36 36) to advise us that you are suffering financial hardship and wish to speak to one of our Credit Specialists. You will be asked by Dodo to:
  - Provide as much detail as possible to establish your financial hardship. For example, if illness is the cause of your financial hardship you will be asked to provide medical certificates to prove this.
  - Provide details of the kind of payment arrangement you will be able to manage to discharge your payment obligations to Dodo given your circumstances.
  - It is recommended that you provide as much information as possible to support your case and allow Dodo to work with you through your financial difficulties.
- Dodo's specialist credit assessors will work with you to determine an appropriate payment arrangement given your circumstances
- Provided the agreed payment plan is adhered to, Dodo will suspend Credit Management action and will not default list a debt that is under an agreed payment plan.
- Acceptance of a payment plan under Dodo's Financial Hardship Policy does not necessarily mean restoration or continuation of your telecommunications service/s with us.

- We will work with you and your Financial Counsellor to, where possible, provide adequate service/s for your needs whilst working to prevent further overcommitment.
- If we accept your claim of Financial Hardship and your circumstances change, the agreed arrangements will be re-assessed on your request by one of Dodo's Credit Specialists.
  - Failure to maintain an agreed payment plan under Financial Hardship may lead to the cancellation of the arrangement and the re-commencement of Credit Management Action.

Dodo's Credit Specialists are available Mon – Fri 10:00am to 7:00pm by calling 13dodo (13 36 36) and asking to speak to the Payments Team.