

ENGIN'S FINANCIAL HARDSHIP POLICY

Engin Pty Limited ('**Engin**') has a financial hardship policy to assist customers suffering financial hardship to discharge their financial obligations to **Engin** over a period of time.

What is financial hardship?

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

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:

<http://fido.asic.gov.au/fido/fido.nsf/byheadline/Financial+counselling?openDocument>

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 **Engin** or get your financial counsellor to contact **Engin** on 1300 757 918 to advise us that you are suffering financial hardship. You will be asked by **Engin** 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 **Engin** given your circumstances.

Engin - 1300 757 918

Hours of operation

8:30am to 5:30pm - Monday to Friday

- **Engin**'s specialist credit assessors will work with you to determine an appropriate payment arrangement given your circumstances.

ENGIN SPEND MANAGEMENT TOOLS

There are a range of Engin Spend Management Tools available to help you manage your Engin usage and spend levels on your service(s). Below are some useful spend management tools to help you stay in control of your usage and spend. If you are having trouble viewing this content please contact us on 1300 757 918.

ADSL Broadband Tools

- **Track & monitor your ADSL Broadband usage in SelfCare**
SelfCare is an online resource which allows you to view and manage your Engin ADSL Broadband usage. This includes viewing your monthly data usage, setting a data reserve, compare previous months usage and purchase data blocks, should they be required.
- **Engin Data Reserve**
Engin's Data reserve functionality gives you the peace of mind of knowing that even if your broadband service has been shaped you can still use the internet at your normal speeds. By enabling the Data Reserve function on your account you can reserve 20% of your monthly data allowance - so if you go over your usage allowance and your internet speed is slowed, you can disable your Data Reserve and return to normal speeds using your 20% reserve.
- **Automated Usage Emails**
Engin sends all ADSL customers email alerts when you have used 50%, 85% and 100% of your monthly included data allowance. These alerts are designed to help you manage your usage and monthly spend, it is important to take note of these alerts to help you control your monthly usage and avoid service restrictions.
- **No Excess Usage Fees**
Engin does not charge excess usage fees for any of our ADSL Plans, rather than hit you with expensive excess usage fees when your data limit is reached, we shape your service until the start of your next billing cycle. If you wish to return to normal speeds you can purchase an ADSL data block.

Mobile Broadband Tools

- **Track & monitor your Mobile Broadband usage in SelfCare**
SelfCare is an online resource which allows you to view and manage your Engin Mobile Broadband plan usage. This includes viewing your daily & monthly data usage, compare previous months usage and purchase data blocks should they be required.
- **Automated Usage Emails**
Engin sends all Mobile Broadband customers email alerts when you have used 50%, 85% and 100% of your monthly included data allowance. These alerts are designed

to help you manage your usage and spend, it is important to take note of these alerts to help you control your monthly usage and avoid service restrictions.

- **No Excess Usage Fees**

Engin does not charge excess usage fees for any of our Mobile Broadband Plans, rather than hit you with expensive excess usage fees when your data limit is reached, we shape your service to 5kbps until the start of your next billing cycle. If you do wish to return to normal speeds you can purchase a Mobile Broadband data block.

Engin VoIP Tools

- **Track & monitor your VoIP usage in SelfCare**

SelfCare is an online resource which allows you to view all your Engin VoIP usage including all your call details for set date ranges, your monthly access fees and any International Call usage