

amaysim Financial Hardship Policy Summary

Valid as of 13 May 2016

1. What is amaysim's Financial Hardship Policy?

Amaysim offers a number of options for customers and former customers who are unable to pay their bills due to financial hardship. This policy applies where the inability to pay bills is due to illness, unemployment or some other reasonable cause. The full amaysim Financial Hardship Policy can be found at:

<http://www.amaysim.com.au/why-amaysim/terms-conditions.html>

2. What options does amaysim provide to assist in times of financial hardship?

Options include:

- easy access to empathetic and skilled staff who can promptly address your individual circumstances and concerns;
- payment plans;
- moving your service to a Prepaid account;
- limiting your service usage types; and/ or
- moving you to a value based plan

3. What information does amaysim need to assess an application?

We will need information about your income, assets and liabilities, as well as the nature and expected duration of your financial hardship. You may need to complete a Financial Hardship Application Form. We will send this to you if we feel this is necessary to assess your application.

4. How does amaysim assess applications based on financial hardship?

We will assess an application for a change in arrangements based on financial hardship by taking into account matters such as:

- (a) the nature, extent and duration of your financial hardship;
- (b) the amount of any current debt to amaysim;
- (c) the nature of the service you acquire from amaysim; and
- (d) your ability to make payments to reduce a current debt and to meet any on-going financial obligations to amaysim.

We will work with you to reach an agreed financial arrangement which covers 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 (i.e. you should not be going into further debt under the arrangement).

5. How to apply

If you wish to enquire about, or make a financial hardship application you should contact our Credit Services Team by emailing credit@amaysim.com.au