

## **Financial Hardship Policy**

### **Policy**

Better Life Mobile was established to do all that we can to keep people connected.

We understand there are times and unforeseen circumstances that prevent someone from being able to pay their mobile bill. We want to help, and in most cases can always work with you to find a solution to get you through that tough time.

There are a range of circumstances that can cause financial hardship and it may be for only a short period of time, or for a longer duration. Unfortunately there are situations that can occur that are beyond our control. These may include sudden illness, loss of employment or any other reasonable cause such as the death of a spouse or partner.

Better Life Mobile can provide a range of payment options to make keeping your mobile phone affordable. We offer the ability to pay via CentrePay, can discuss weekly and fortnightly payment plans with you and can even refer you to a range of payment and service options so you can stay connected now and in the future.

We can also adjust your plan without additional fees in line with your budget. Best of all, all our plans are designed to ensure you can't incur fees and charges above your initial plan cost. Our plans are capped so you won't get any nasty surprises, late fees, service fees etc. We've made our plans as predictable and transparent as possible so you will always know exactly how much you are going to have to pay each month for your mobile phone.

When you contact our support team, we will assess your individual circumstances. In order for us to make a recommendation to you and agree how we can help, it may be necessary to ask you some questions about your situation, such as your current financial circumstances, income, duration of hardship, and the types of mobile services you need. You don't have to answer these questions, but they do help us understand how best to help.

Generally, when a customer contacts us, this is an opportunity for us to also assess their usage against the plan that they are on. In some cases we may be able to offer a plan that better suits their needs and costs them less.



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### Contact

You can contact us by phone on **03 9018 5349** or 1525 from your mobile phone, or email us at [support@betterlifemobile.com.au](mailto:support@betterlifemobile.com.au). One of our team members will be able to assist you any time Monday to Friday between the hours of 9am to 5pm.

### Access to Support

If you need financial advice give one of our friendly support staff a call! We're well connected! Better Life Mobile is a 'social enterprise' organisation supported by hundreds of welfare and support services right across Australia. So we have friends in all the right places! We can help refer you to local community support agencies and offer a free referral service to get you the help you need. Call us anytime Monday to Friday 9am-5pm for free, confidential support and referral or email us at [support@betterlifemobile.com.au](mailto:support@betterlifemobile.com.au)