

Financial Hardship Assistance Policy

VoBI Managed Services Australia

Our Financial Hardship Assistance Policy

If you are undergoing financial hardship, VoBI Managed Services Australia will, upon consideration of your application, provide flexible payment arrangements to allow the repayment of current debt, and include payment for future services. This assistance will not incur a charge.

Defining Financial Hardship

VoBI Managed Services Australia defines financial hardship as an occurrence whereby a client experiences illness, unemployment or other reasonable cause which renders them unable to pay their bills stipulated under their contract with the supplier, and of which, the burden would be eased with the arrangement of a new payment schedule. We acknowledge that financial hardship may last a long or a short period of time.

How do we Identify Financial Hardship?

Financial hardship is underpinned by a genuine inability to fulfil your financial commitments, rather than a simply being reluctant to do so. There are several circumstances which could cause financial hardship, which include but are not limited to some of the following:

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

Applying for Financial Hardship

If you would like to apply for financial hardship and request a payment arrangement, please provide the following documentation:

- A statutory declaration or official written communication from a person familiar with the customers circumstances (family doctor, clergy, bank officer, etc).
- Statement of financial position.
- Evidence of the customer having consulted with a recognised financial counsellor or a booking to see a financial counsellor.

We will assess your case and individual financial circumstances and respond within 7 business days. We may respond with further queries about your situation. If the application is approved, a payment arrangement will be organised in a schedule that prevents you from falling into further debt and your financial obligations do not worsen over time, hence the financial arrangement should cover your use of the services moving forward.

Financial Counsellors

We request that you contact a financial counsellor. You can contact them from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). You will automatically be transferred through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline www.ndh.org.au

Other Help and Assistance

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.

How to contact Us

If you would like to find out more, or submit your request for financial hardship, please contact us via:

Ticketing System:

info@vobi.com.au (preferred, please attach documentation)

By Phone:

(08) 6478 3636

Hours of Operation: Monday - Friday 9.00 am - 5.00 pm EST & WST

By Mail:

Unit 3, 16 Hammond Road,

Cockburn Central, WA 6164

(please send documentation)