

## Financial Hardship Policy

### Introduction

In applying its Financial Hardship Policy, Byteway applies the definition of 'Financial Hardship' as outlined in the *Telecommunications Consumer Protections Code (TCP Code)*, which defines it as:

(a) A Customer is unable to discharge the financial obligations owed by the Customer under their Customer Contract or otherwise discharge the financial obligations owed by the Customer to a Supplier, due to illness, unemployment, being the victim of domestic or family violence, or other reasonable cause; and

(b) The Customer believes that they are able to discharge those obligations if the relevant payment arrangements or other arrangements relating to the supply of Telecommunications Products by the Supplier to the Customer are changed.

To consider your request under this policy, Byteway requires sufficient evidence that you are experiencing financial hardship, in accordance with the definition provided in the TCP Code.

The decision of whether you are experiencing financial hardship for the purpose of this policy will be made by Byteway, in our sole discretion. We may make certain options available to assist with the management of your financial hardship, such as spend controls or restriction of service.

### Establishing Financial Hardship

Byteway defines 'financial hardship' as a genuine and ongoing inability to pay bills and contract charges, rather than an unwillingness or refusal to do so.

We encourage you to provide Byteway with any third-party evidence to support your application for financial hardship. This may include income and earnings reports, a statement from a financial counsellor, bank documentation, or a Centrelink statement.

You may request that a Financial Counsellor act on your behalf in dealing with Byteway regarding the amount outstanding. To speak with a Financial Counsellor on your behalf, you must either be present or provide prior written authorisation. Please contact us for further information.

If you would like to find a financial counsellor in your state or territory, please go to the Financial Counselling Australia's website: [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au)



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## **Reaching a Financial Arrangement with Byteway**

Once we agree you are experiencing Financial Hardship, we may at our discretion agree to a temporary financial arrangement, which is different to the terms which ordinarily apply to you.

The core principle of any financial arrangement is that your repayments should cover expected future usage while ensuring your financial position does not worsen over time—allowing you to gradually reduce your debt.

If you would like to discuss this matter further, please contact Byteway Support on 1300 298 392 or email us for further information at [admin@byteway.com.au](mailto:admin@byteway.com.au)

\*C628:2015 Telecommunications Consumer Protections Code Incorporating Variation No.1/2017 First published as C628:2007 Second edition published as C628:2012