

# Financial Hardship

## How Commander can assist you

Commander Australia Limited ("Commander") understands that financial hardship may be experienced by our customers at some point in their account life cycle.

This is a summary of how Commander can assist you and how we will manage customer accounts that are experiencing genuine financial hardship.

- Financial Hardship may be experienced when you are unable to meet the financial obligations of your agreement with us for reasonable causes such as loss of employment, illness, death in the family or natural disasters.
- You may be eligible for assistance if you are a residential or small business customer.
- Commander has specialist representatives to assess customer claims and to assist in the management of financial arrangements and your services.
- In most cases we also urge you to seek the assistance of a financial counsellor.
- We will assess each claim on its merits, discuss payment and service options available with you and will aim to reach a reasonable outcome.
- Financial arrangements will be made to cover any future use and reduce your debt. It may also be necessary to restrict some or all of your services to prevent you falling further into debt whilst the arrangement is in place.
- We will not report your debt to a Credit Reporting Agency or a Collection Agent whilst the arrangement is active and there are no grounds for termination.
- Commander will ensure that communication with our customers is easily accessible, is in plain English and will take reasonable steps to contact you during this process.
- We will inform you in writing of your financial arrangement if you wish for us to do so and will also review your arrangement if you have advised us of a change in your circumstance.
- In the event where the arrangement is not adhered to and we have not been contacted by you, we will take reasonable steps to contact you or your authorised representative before taking further action.

## Contact us

If you would like to speak to a specialist representative about your claim of financial hardship or to find out more about our policy, you can phone, fax, write or email us:

Business Hours:	8.30am – 5.00pm EST
Telephone:	1800 175 020
Facsimile:	(02) 9030 6425
Email:	<a href="mailto:financialarrangements@commander.com">financialarrangements@commander.com</a>
Post:	Commander Australia Limited Credit Department/Debt Specialist GPO Box 262 Sydney NSW 2001