



Financial Hardship Policy

We recognise that sometimes situations may arise in your life that may affect your ability to pay us for services and The Laptop Man Pty Ltd ("The Laptop Man") is committed to helping customers facing financial hardship to maintain internet and telecommunications access.

In accordance with the Telecommunications Consumer Protection (TCP) Code and Communications Alliance Guide ('Responding to customers in financial hardship: principles and practices for telecommunications providers'), The Laptop Man has processes in place to ensure that customers experiencing financial hardship are treated fairly. We believe that financial hardship should not exclude a customer from continuing to receive a service if they are willing to pay their bills but require some payment flexibility in particular circumstances or periods.

In accordance with the TCP Code, The Laptop Man defines 'financial hardship' to be a situation where a customer:

- is unable to satisfy the financial obligations they owe The Laptop Man on account of illness, unemployment or some other reasonable cause or unforeseen event; and
- believes they would otherwise be able to satisfy their financial obligations to The Laptop Man, if the relevant payment arrangements for those services were changed.

Such hardship can be ongoing or of limited duration, and can be triggered by many kinds of events, for example:

- unemployment/partial or full loss of employment;
- death in the family;
- acute/chronic illness of an individual or their family member
- family breakdown/domestic violence.

In relation to short term financial hardship, customers may only require only a temporary adjustment to their arrangements with The Laptop Man, such as an extension of time to pay a monthly account fee. Long-term financial hardship may require a more formalised case management approach over a longer period. This Financial Hardship Policy is in place to cover these situations.

Contact us

If you are struggling financially to pay a bill or experiencing some form of hardship or unforeseen circumstances, we ask that you contact us to discuss your situation and see whether you are eligible to enter a financial hardship arrangement.

Please call us on (07) 4953 4580 and ask for accounts between 8am and 3pm, Monday to Friday or email info@thelaptopman.com.au.

We may need to request some information from you to assess your eligibility but will treat your request confidentially and fairly and ensure that the right arrangement is agreed to if appropriate. This may include flexible payment arrangements, payment plans and service changes.

In addition, if you are facing financial difficulty, you may wish to obtain advice from a community financial counsellor. You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline www.ndh.org.au