

## **Cooee Mobile – Financial Hardship Policy (2025)**

Effective Date: 29 August 2025

Prepared by: Luke Sheahan, Owner – Cooee Mobile

### **1. Introduction**

Cooee Mobile understands that circumstances beyond a customer's control can sometimes make it difficult to meet financial obligations. This Financial Hardship Policy sets out how Cooee Mobile will assist customers in genuine need. It demonstrates our compliance with the Telecommunications Consumer Protections (TCP) Code C628:2019, ACMA requirements, the ACCC/ASIC guidance on consumer vulnerability, and the Privacy Act 1988.

### **2. Definition of Financial Hardship**

Financial hardship occurs when a customer is willing but unable to meet their financial commitments due to illness, unemployment, family or domestic violence, natural disaster, reduced income, or other unforeseen circumstances. Hardship may be temporary or long-term.

### **3. Our Commitments**

- Treat all customers experiencing hardship with fairness, dignity, and respect.
- Provide a transparent, accessible, and confidential process.
- Ensure staff are trained annually to identify and manage hardship cases.
- Assess all hardship applications quickly and fairly, without unreasonable evidence requirements.
- Offer a range of support options tailored to the customer's needs.

### **4. Application Process**

- Customers may apply for hardship support via phone, email, online or in writing.
- Staff may identify customers who could benefit and refer them to this policy.
- Customers complete a Financial Hardship Application Form (Appendix A).
- Applications are assessed within 5 business days.
- Customers are notified of the outcome and arrangements in writing.
- Arrangements are reviewed every 6 months, or sooner if requested.

## 5. Support Options

- Payment extensions beyond the 7-day grace period (up to 14 days).
- Flexible payment plans over an agreed period.
- Waiver of late or reconnection fees.
- Temporary service suspension or restriction instead of disconnection.
- Downgrade to a lower cost plan without penalty.
- Additional protections for customers experiencing family or domestic violence.
- Referrals to external services such as the National Debt Helpline (1800 007 007).

## 6. Assessment Principles

- Applications are assessed based on information provided by the customer.
- Evidence may be requested but will not be unreasonably burdensome.
- Applications are free of charge.
- All decisions are provided in writing.
- If declined, reasons are explained clearly, and escalation options are provided.

## 7. Customer Responsibilities

- Contact Cooee Mobile promptly if experiencing difficulty.
- Provide accurate and honest information for assessment.
- Comply with agreed arrangements where possible.
- Notify Cooee Mobile if circumstances change.

## 8. Protection from Disconnection

Customers on approved hardship arrangements will not be disconnected while complying with the arrangement. Disconnection will only be considered if genuine efforts to meet the arrangement are not made.

## 9. Complaints and Escalation

Customers dissatisfied with a decision may escalate under Cooee Mobile's Complaints Handling Policy. If unresolved, customers may contact the Telecommunications Industry Ombudsman (TIO).

## 10. Staff Training

All relevant staff are trained annually in hardship awareness, this policy, and referral processes. Training includes scenario-based case studies and responding to vulnerable customers.

## 11. Privacy and Confidentiality

All hardship information is confidential and managed in accordance with the Privacy Act 1988. It is only used to assess and manage hardship applications.

## Appendices

### Appendix A – Financial Hardship Application Form

Customer Name:  
Account Number:  
Contact Details:  
Reason for Hardship:  
Requested Support Options:  
Supporting Evidence (optional):  
Signature & Date:

### Appendix B – Sample Approval Letter

Dear [Customer Name],

We acknowledge receipt of your Financial Hardship Application. Your application has been approved and the following arrangements apply:

- Arrangement type: [Extension/Payment Plan]
- Review date: [Insert Date]

Your service will not be disconnected while you comply with this arrangement. If your circumstances change, please contact us.

Kind regards,  
Cooee Mobile

## **Appendix C – Sample Decline Letter**

Dear [Customer Name],

We have reviewed your Financial Hardship Application. Unfortunately, we cannot approve your application at this time. Reasons: [Insert reasons].

You may request an internal review under our Complaints Handling Policy. If still dissatisfied, you may escalate to the Telecommunications Industry Ombudsman (TIO).

Kind regards,  
Cooee Mobile

## **Appendix D – Staff Guidance Notes**

When managing hardship cases:

- Listen empathetically and without judgment.
- Explain options clearly and confirm customer understanding.
- Avoid demanding excessive documentation.
- Refer customers to external support services where appropriate.
- Make customers aware of complaint and escalation pathways.

