



Jamba Hardship Policy

Jamba understands that financial Circumstances can change. We are committed to helping you to continue your telco service by working with you to find a suitable solution. Each individual circumstance and will be dealt with on a case by case basis.

Financial Hardship is **not an unwillingness to pay** but can be defined as a temporary or ongoing situation where:

A customer is unable to pay because of illness, unemployment, being the victim of domestic violence, or the reasonable case, to discharge their financial obligations under their contract with Jamba; and

The customer believes they are able to discharge those obligations if payment and / or service agreements changes,

What to do

Please contact the Jamba Customer Service team on **1300 052 622** (Monday to Friday, 9:00 am – 5:00pm AEST). Our team will assess your individual and financial circumstances and will ask you questions about your situation such as;

1. Whether your financial situation is temporary or ongoing;
2. Specific details on your financial situation such as your income details and expenses;
3. What types of telecommunication services you require.

We may also ask you to provide verifying documents to make an accurate assessment of your situation, such as:

1. A statutory declaration or official written document from a person or support agency to verify your situation;
2. A statement of your financial circumstances;
3. Confirmation that you have consulted with a recognised financial counsellor.

On receipt of this information Jamba will determine within 5 business days whether you are eligible for financial assistance.

How can Jamba assist?

If you are eligible then Jamba will contact you to discuss a solution that will assist you in staying connected and allow you to pay your outstanding amounts without worsening your financial situation.

Suggestions for reducing spend may include but are not limited to:

- Restriction of the service or services provided by Jamba, such as:
- Restricting the telephone calls, you can make;
- Removing access to apply to new products or services;
- Temporarily suspending the use of some or all of your services;
- Transfer to an alternative plan or contract that is more affordable and meets your needs

Suggestions for helping you to get on top of your payments may include but are not limited to:

- Temporary postponement or deferral of payments
- Agreeing on an alternative payment agreement that:
- Ensures sufficient payments are made to cover expected future use of the service while ensuring your financial position does not worsen over the period of time; or
- Ensures sufficient payments are made to result in continued reduction of debt and that you are not going into further debt under the arrangement;
- Waiving late payment fees
- Waiving cancellation fees

Once a suitable arrangement is agreed to by both parties then this will be put to you in writing and emailed to you.

Do you require advice from a Financial Advisor?

If you are in financial difficulty you may wish to consult with a recognised financial counsellor. You can talk to a financial counsellor by calling the National Debt Hotline on 1800 007 007 (Monday to Friday, 9.30am – 4.30pm). This number will automatically connect you to a financial counsellor located in the State or Territory closest to you. Additionally, you can visit the National Debt Hotline at www.ndh.org.au

Have a Complaint?

If you are not happy with the outcome of your application for financial hardship, you can seek a review of your Financial Hardship Application. To do so please refer to our Complaint Handling Policy. https://771298c1-f886-4b54-ab59-bbb6f2bdb5ae.filesusr.com/ugd/22837c_fc9a77656fc848df83dfd554b254a3be.pdf