

# Purpose

At Probe we are committed to providing high quality customer service and are here to help customers who are experiencing financial hardship. Any help we can give will depend on your individual circumstances and our individual client's hardship policies and procedures. Circumstances of financial hardship are dealt with on a case by case basis.

# We are here to help

Probe recognises that everyone is likely to experience vulnerable circumstances at some point in their lives, due to common, unavoidable and unpredictable life events such as illness, job loss, change in financial circumstances, the death of a loved one and natural disasters. We are here to help.

In all contacts made with customers we seek to remain:

- Clear, open and honest;
- Fair and reasonable;
- Respectful and compassionate; and
- Mindful of any circumstances which may indicate that a customer requires additional information, support or assistance.

# Financial Hardship

At Probe, we understand financial hardship involves a customer's current and ongoing financial circumstances preventing them from meeting repayment obligations, rather than an unwillingness to do so. If you have received correspondence from us and are experiencing financial hardship, we encourage you to contact us to discuss your circumstances and available options. We can be contacted at [CustomerAssist@Probegroup.com.au](mailto:CustomerAssist@Probegroup.com.au).

We recommend you to speak to us for hardship support if:

- You are unable to repay a debt that has been referred to us, for any reason.
- You have a history of payments being made late.
- You have or expect to fall behind on a payment arrangement you have made with us.
- You need an extension of time for payment(s) due to any unforeseen circumstances.
- You have received a notice from us requesting payment that you cannot afford to make.
- You have had a service disconnected due to an inability to pay, and the matter has been referred to us.
- You are experiencing pressure or stress regarding overdue payments you owe.
- You believe you are in a position of disadvantage and require financial assistance.

We encourage you to advise us of your situation so we can immediately begin working with you to determine a satisfactory solution. Our clients are solutions focused and will endeavour to work with you to develop a solution tailored to your needs in accordance with existing hardship policies.

# Customer Assist Financial Hardship Process

Probe's process is to work closely with our clients based on their individual hardship policies and obtain further client instructions when a hardship case has been identified.

We recognise individual clients will have unique hardship policy requirements based on industry specific regulatory requirements, such as telecommunications, banking and finance and the energy industry. For example, in the case of telecommunications customers option available by our clients, depending on what is most appropriate in the circumstances may include:

- transfer to a prepaid service;
- transfer to an alternative plan which includes caps/spend controls; or
- restrictions on services in respect of overall or specific services.

Our clients are committed to working with you to find a solution having regard to your individual circumstances and their policies. Subject to individual client policies, payment options which may be available depending on what is most appropriate in the circumstances may include:

- flexible payment arrangements;
- a payment moratorium;
- a reduced payment as full and final settlement of your debt; or
- waiver of late payment or cancellation fees.

To assist in reviewing hardship applications our client may require further information depending on your situation and the nature of the service including, for example, details of your service, current contact details and information regarding your financial circumstances.

Assessments will be undertaken in accordance with our client's hardship policy which is available on their website. Assessments of financial hardship are managed in accordance with our clients' hardship policy and will generally include gaining an understanding from you of your circumstances so that an appropriate solution can be provided.

## Further Support

If you are experiencing financial hardship free and confidential advice from professional financial counsellors is available at the National Debt Helpline on 1800 007 007. The hotline is open from 9.30am to 4.30pm, Monday to Friday. We encourage you to speak up and know that support is available.

You can also visit the National Debt Helpline website at [www.financialcounsellingaustralia.org.au/Home](http://www.financialcounsellingaustralia.org.au/Home).

Free financial counselling services are also available at [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

## Feedback

We encourage customer feedback. If you are not happy with the assistance provided we encourage you to contact us at [Feedback@Probegroup.com.au](mailto:Feedback@Probegroup.com.au). Please ensure you have your Account reference number available. We are committed to handling complaints in a timely, efficient, courteous, fair and objective manner.