

KernWi-Fi Financial Hardship Policy:



KernWi-Fi understands the importance of remaining connected during difficult circumstances. We have outlined options under this Financial Hardship Policy available to you and are all based on individual circumstances and services supplied.

What is Financial Hardship?

Financial Hardship is a term used to describe a variety of unexpected situations where you are unable (rather than unwilling) to meet their financial commitments due to one or more contributing factors such as:

- Loss of employment of you or a family member
- Illness, physical incapacity, hospitalisation or mental illness of you or a family member
- Family breakdown
- A death in the family
- Being a victim of domestic or family violence
- Other factors resulting in an unforeseen change in your capacity to meet payment obligations, whether through a reduction in income or through an increase in non-discretionary expenditure

How to request Assistance?

Contact our Accounts team by emailing to accounts@kernwi-fi.com.au or calling our office on 08 7100 5432.

Monday - Friday

9am - 5pm AEDST

Information can also be found on our website: <https://kernwifi.com.au/>

The earlier you contact us, the better. Discussing your situation gives us the opportunity to help you manage your financial hardship and keep your services connected. We endeavour to act with compassion and sympathy and to accept reasonable arrangements, taking into account each customer's individual circumstances and the services supplied.

Our Policy:

We will request from you any information or supporting evidence we may need to help us understand your individual circumstances and the level of support you require. These may include the following:

- Documentation, such as a statutory declaration, from a person familiar with your circumstances (financial counsellor, social/case worker, medical professional, etc)
- Evidence of you having consulted or being booked to consult with and/or being supported by a recognised financial counsellor
- Severance letter from recent employer
- Assessment from Centrelink

Options of assistance:

Payment options may be available to you once an agreement has been made between yourself and KernWi-Fi once your request has been assessed.

- Moving to a lower cost plan on an interim basis
- Outstanding balance to be broken into smaller repayments on a payment plan

We will review all requests within 5 business days. We will then let you know about your rights and obligations under that arrangement, its duration and any review date. If your circumstances change during the term of the arrangement, you must inform us promptly.

On this agreement disconnection of your service is only as a last resort. KernWi-Fi will always try and avoid this and work with our customers.

If there is a failure to honour the arrangement or renegotiate, we will take reasonable steps to contact you or your authorised representative before taking further action.

Other Financial Support Services:

There are a range of other financial support services available, such as free financial counselling services offered in each state and territory. For more information on these and other options available, please see [ACMA's website](#) or alternatively contact Financial Counselling Australia on [1800 007 007](tel:1800007007) or financialcounsellingaustralia.org.au.

Privacy Policy:

KernWi-Fi Pty Ltd / KernHotSpot is committed to providing you with the highest levels of customer service and we understand that during this process you may provide some sensitive information.

We are bound by new sections of the Commonwealth Privacy Act 1988 of Australia, which set out a number of principles concerning the protection of your personal information.

We may also update this policy at any time and will provide updated policy on our website.

Dispute Resolution Process

If you are dissatisfied with the outcome of your enquiry or our support and wish to take the matter further please email us at: resolutions@kernwifi.com.au

If you are still unsatisfied with the resolution of your complaint, you may contact the TIO (Telecommunications Industry Ombudsmen). They can be contacted by phone on [1800 062 058](tel:1800062058) or by visiting the TIO website at <http://www.tio.com.au/making-a-complaint>