

SUMMARY OF DODO'S FINANCIAL HARDSHIP POLICY

Dodo Australia Pty Limited ('**Dodo**') has a financial hardship policy to assist customers suffering financial hardship to discharge their financial obligations to Dodo over a period of time.

What is financial hardship?

Financial hardship means a situation where you are unable, reasonably because of illness, unemployment or other reasonable cause, to discharge your financial obligations under your contract with Dodo and you reasonably expect to be able to discharge those obligations if payment and/or service arrangements were changed.

Who can help you if you believe you are suffering financial hardship

If you believe that you are suffering financial hardship there are different financial counseling services available in each State. Details about these services can be found at: <http://fido.asic.gov.au/fido/fido.nsf/byheadline/Financial+counseling?openDocument>

Process to be followed if you believe you are suffering financial hardship

- It is suggested that you contact a financial counselor in your State to assist you in establishing whether you are suffering financial hardship and to assist you in paying your bills where necessary.
- Contact Dodo or get your financial counselor to contact Dodo on 131 602 to advise us that you are suffering financial hardship. You will be asked by Dodo to:
 - Provide as much detail as possible to establish your financial hardship. For example, if illness is the cause of your financial hardship you will be asked to provide medical certificates to prove this.
 - Provide details of the kind of payment arrangement you will be able to manage to discharge your payment obligations to Dodo given your circumstances.
- Dodo's specialist credit assessors will work with you to determine an appropriate payment arrangement given your circumstances.