



Summary of Dodo Financial Hardship Policy

Dodo Services PTY Ltd (Dodo) has a financial hardship policy to assist customers who may be suffering financial hardship.

What is financial hardship?

Financial hardship is made available for customers who are experiencing temporary or long-term financial stress for a multitude of reasons such as loss of employment, illness, being the victim of domestic or family violence, sudden change in circumstances or unexpected expenses. The financial hardship process is designed to help you come to an arrangement with us to help you catch up on your financial/contractual obligations with Dodo.

This may include:

- Temporary suspension of billing & services to prevent accruing further debt
- Prevention of mercantile/collections activity on your account until an agreed date
- Payment extensions over and above the standard payment plan options
- Circumstance based service reactivation while under approved hardship plan (approved case by case)
- Early termination of services/contract where you are no longer able to afford the service due to circumstances outside of your control

Should you apply for financial hardship?

We understand that sometimes things don't go to plan. We're here to help. Financial hardship can happen for many different reasons and we have a number of options to assist you with catching up or meeting your financial obligations with Dodo.

This may include:

- Loss of employment of customer or family member
- Family breakdown
- Death in the family
- Illnesses including physical incapacity and hospitalization or mental illness of the customer or family member
- Domestic Violence or Family Violence
- Any other reasonable causes resulting in financial hardship/shortfall

What tools are available to help me to manage my spend?

Dodo has a number of options to help control spend, including online Account Management, SMS alerts for mobiles, restrictions for premium services, plans with unlimited inclusions and the option to switch to pre-paid for mobile and mobile wireless broadband services if you are out of contract. For more information, please refer to the Spend Management Tools in the Terms & Policies section on our website.



Who can help you if you are suffering financial hardship?

If you are suffering financial hardship there are different financial counselling services available in each State.

Details about these services can be found at:

www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling

How do I apply for financial hardship?

If you wish to apply for financial hardship, you will be required to complete a statement of financial position document. You will need to provide the following information as part of your application:

- Monthly income details
- Monthly expenditure (including any credit card/loan repayments)
- Reason for applying for financial hardship
- Your ideal arrangement to help get you back on top of your bill

Download Financial Hardship Application Form at:

www.dodo.com/legal/terms-policies

Once you've completed the application, please email a copy of your form to financialhardship@dodo.com.au

Note: We accept forms that are pre-filled online and/or digitally signed.

If required, we may request further information to support your application and to help us assess your application.

This may include:

- Statutory declaration stating that the information you've provided is true and accurate to the best of your knowledge
- Income/liabilities documentation such as pay slips, credit card statements, utility bills or any other outstanding bills you have recorded

What happens next?

Your application for financial hardship begins once you have submitted your application. Once received, we will respond to your application with either an outcome or a request for further information within 2 business days.

Other key information

- We recommend that you provide as much information as possible to support your case and allow us to work with you through your financial difficulties
- Our specialist credit assessors will work with you to determine an appropriate payment arrangement given your circumstances
- Provided the agreed payment plan is adhered to, we will suspend credit management action and will not default list a debt that is under an agreed payment plan
- Acceptance of a payment plan under the Dodo Financial Hardship Policy does not necessarily mean restoration or continuation of your telecommunications service/s with us
- We will work with you and your Financial Counsellor to, where possible, provide adequate service/s for your needs while working to prevent further over-commitment
- If we accept your claim of financial hardship and your circumstances change, the agreed arrangements will be re-assessed on your request by one of our Credit Specialists
- Failure to maintain an agreed payment plan under financial hardship may lead to the cancellation of the arrangement and the recommencement of Credit Management Action

Need to get in touch?

You can contact our financial hardship team on 1300 907 283, Mon to Fri 10:00am to 7:00pm