

At Kogan Mobile, we understand that life can take unexpected turns. If you are experiencing financial hardship, we are here to help.

Below, we have outlined how Kogan Mobile can help you stay connected and get back on track. We understand financial hardship is different for everyone and we will work with you to identify the best solution for your individual circumstances. Applying for financial hardship assistance or entering into an arrangement is free of charge. You have the right to apply whenever you need it. We will prioritise keeping you connected, and we consider disconnection to be the option of last resort.

### **What is financial hardship?**

Financial hardship can happen for many reasons including loss of income or property, personal or household illness, or injury, change of family circumstances, being a victim survivor of domestic or family violence or because of natural disasters such as bushfire, flood, earthquake, or drought. It can affect your financial situation for a short while, or you may need assistance for longer. If your ability to make a payment has been impacted, please let us know. It's best to apply for financial hardship right away, so we can help you sooner.

Kogan Mobile considers financial hardship to be a situation where a customer is, or may be, unable to discharge their financial obligations owed to us or is experiencing other financial difficulties, and that customer considers they can make a payment for their service or discharge their financial obligation to us if an agreed arrangement for financial hardship assistance is implemented by us.

### **Am I eligible for financial hardship assistance?**

A customer will be eligible for financial hardship assistance if the customer's situation meets the definition of financial hardship, which may include the examples we mentioned above, and the customer wishes to access our options for assistance. We will assess each customer on a case-by-case basis, based on the information you have told or provided to us, or review information about your account.

### **How to apply for financial hardship assistance?**

At Kogan Mobile, we understand that financial worries can be stressful and confronting, and we expect all staff to act with compassion and empathy whilst still managing to meet business requirements. To make an application and for

assistance, you can call our Customer Care team on 1300 056 426 or calling 12612 from your Kogan Mobile, Monday to Friday, 8am to 8pm AEST.

If you are seeking short term assistance (3 billing cycles or less) or are a victim survivor of domestic or family violence, you are not required to provide evidence in support of your application.

Our dedicated Care Team will work with you to understand your situation and offer suitable option(s) on the call. If you agree, we will set this up for you immediately. The arrangement will commence once you have indicated to us that the arrangement is agreed to. If we determine you are not eligible, we will inform you immediately.

If your circumstances change during the term of the arrangement, you must inform us within 14 days of the change in your situation. We will review your arrangement accordingly.

You can monitor the status of your application by contacting us on 1300 056 426 or calling 12612 from your Kogan Mobile, Monday to Friday, 8am to 8pm AEST.

Your privacy will remain our utmost concern, all information will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988 and [TPG Telecom's Privacy Policy](#).

### **Options for assistance**

Some of the ways we can help you get back on track are:

- Temporarily postponing or extending a recharge
- Moving you to a lower cost plan
- Applying discounts to your service
- Applying a credit to your service
- Manual payment
- Providing you with flexibility to make smaller and more frequent payments to your account so it's tailored to your needs

### **3G Network Closure**

If your mobile handset is impacted by the 3G network closure and you are experiencing financial hardship, please contact us for assistance by calling 126 122

from your Kogan mobile or 1300 126 122. A range of financial hardship assistance options are available to help you stay connected, including free, low cost, no cost or subsidised handsets. You can find further information about the 3G network closure and if your handset is affected on our [support page](#).

### **Where can I get further help?**

The [National Debt Helpline](#) can offer free and independent advice from a financial counsellor over the phone. You can call the National Debt Helpline on 1800 007 007 between 9.30am – 4.30pm Monday to Friday. You can also find a financial counsellor in your local area online.

Here are some further services that will be useful to support based on your individual circumstances:

[National Relay Service](#) (1800 555 660)

[Ask Izzy](#)

[13YARN](#) (13 92 76)

[Mob Strong Debt Help](#) (1800 808 488)

[Translating and Interpreting Service](#) (131 450)

[1800 Respect](#) (1800 737 732)

[Kids Helpline](#) (1800 55 1800)

[Lifeline](#) (13 11 14)

[Beyond Blue](#) (1300 224 636)

[Department of Human Services](#)

[MoneySmart](#)

[Gambling Help](#) (1800 858 858)

[Mensline](#) (1300 789 978)

### **Supporting customers with accessibility needs**

At Kogan Mobile, we are committed to providing accessibility for all our customers whether that be the way you contact us or the products we develop.

[Accesshub](#) is a government initiative that provides a central source of information on a range of communication options available to people who are deaf, hard of hearing and/or have a speech impairment. Within the [Accesshub](#), [the National Relay Service](#) allows people who are deaf, hard of hearing and/or have a speech impairment to make and receive calls.

The Australian Government also offers a [Translating and Interpreting Service](#) for people who don't speak English.

We will also work with a third party contact you nominate such as a family member, friend or power of attorney or legal guardian.

### **Assisting you if you're experiencing domestic or family violence**

When faced with domestic or family violence, we want to help you.

We understand that in such events having access to communications is critical and you can talk to us about how we can further assist you. We will not require you to provide any supporting documentation, we will discuss your individual circumstances with compassion to ensure you stay connected. Any information you provide will remain strictly confidential and accordance with the Privacy Act and [TPG Telecom's Privacy Policy](#).

If you are in a life-threatening situation, you should call 000 immediately.

If you're experiencing or have just left a domestic or family violence situation and you'd like to keep your mobile number, but the account isn't in your name, there may be instances where we can transfer the mobile number to you. Please see [Assisting you if you're experiencing domestic or family violence](#) for more information.

If you'd like further assistance, please check out the below support services:

[1800 Respect \(1800 737 732\)](#)

[Family Violence Law Help \(1800 737 732\)](#)

[Ask Izzy](#)

### **To provide feedback or make a complaint**

Your feedback is important to us. If you're not satisfied with your application decision or would like to seek a review of that decision, you can contact us or make a [complaint here](#).

You can also make a complaint or contact an external organisation for support and advice, including the:

- [Telecommunications Industry Ombudsman \(TIO\)](#): General complaints
- [Office of the Australian Information Commissioner \(OAIC\)](#): Privacy complaints

Please be aware that making a complaint internally or to an external organisation will not affect your ability to come to an agreement for a suitable financial hardship arrangement. We are here to help you.